

Kas-OSY-o



A Manual on Entrepreneurship Training Program for Out-of-School Youth



Ploughshares, Inc.

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Published by Ploughshares, Inc.

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Printed in the Philippines

ISBN

Foreword

By Dr. Alejandrino J. Ferreria

Poverty is often associated with lack of education. Poverty is also associated with the lack of financial freedom. As such, Out of school youth will most probably end up in poverty or not having financial freedom.

The intent of this learning material is to give out of school youths (OSY) decrease their individual probability of ending up in poverty. An alternative to employment, where formal education is required, is entrepreneurship. Just like employment, entrepreneurship can provide financial freedom. After all the entrepreneur who hired all those employees have personal financial freedom.

Entrepreneurship does not require formal education. It requires the discovery of self, skill to spot opportunities and capability to consistently deliver what the market wants. This learning material structures the achievement of the three.

Formal education is about teaching and learning from the learned. Entrepreneurial education is about mentoring and learning how to learn by oneself. This learning material is about a mentoring process that leads to learning by oneself.

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Notes for Facilitators

The success of the activities included in this Training Module depends largely on the preparations done by the Training Team prior to the training sessions themselves. As such, great emphasis is placed on the facilitators being guided by the following reminders:

- apply the philosophy of “Experiential Learning” to the different activities recommended in this manual and help facilitate the participants’ discovery of their potentials
- always be sensitive to the specific learning contexts of the out-of-school youth participants who mostly went through very difficult life experiences. Patience and understanding on the part of the facilitator will be rewarded in the end.
- when appraising objectives and targets, remember that Emotional and Psycho-Social development is as important as Cognitive development
- Listening, empathy and individual mentoring are key factors to ensuring that every participant is prepared for the realities of enterprise development
- This Manual serves as a guide and is not cast in stone. Thus, if actual experiences and current thinking warrant an adjustment, feel free to revise as needed. The facilitator can (and is expected to) enrich this manual further
- Education requires team work not only among the training team members but between the learners and facilitators and among the participants as well
- To ensure a smooth flow during the actual training activities, be sure to review all sections of the Manual beforehand, including the prescribed steps for each activity and the main points per topic
- Prepare all needed materials beforehand. This includes all needed visual aids, electronic media (videos and the like), and other needed equipments.

Acknowledgment

Ploughshares, Inc., would like to thank the following organizations for their financial support that made this education pack possible:



We would also like to extend our heartfelt thanks to the following for their invaluable contributions to this KASOSYO Manual. Their individual participation, from Pilot-testing the Modules for one year to planning and finally to its completion, has enriched the overall substance of the Manual and ensured that the process undergone was truly a collective one.

Project Overseers: Lindsay Vignoles, Luis Morales, James Herras and Marcia Feria-Miranda for their over-all support, their unstinting belief in the project, and their willingness to pilot-test it in Mindanao.

Manual Developers: Cecilia Soriano, Cris Brigoli, Juancho Sierra and Arnold Tarrobago for the special attention given to the form and contents of the manual and for taking time to ensure the link between education, alternative learning systems and social entrepreneurship. Thank you to Hazel Alfon of Philrice for facilitating permission from authors to use the test tools referred to in this manual.

Entrepreneur-Gurus: Former Dean of the School of Entrepreneurship of the Asian Institute of Management, Prof. Andy Ferreria, and STI Vice-President, Reuel Virtucio, for the inspiration they gave to the group and for the technologies and experiences they contributed to the development and implementation of the modules.

Our Partners in the Field: TESDA Region 9; STI-Zamboanga City, led by their President, Operating Chief Executive and faculty; Ateneo De Zamboanga; the Department of Labor and Employment; the Provincial Government of Sibuguey led by Governor George Joffer; DOLE-Region 9 and in Sibuguey; and DECS-BALS-Zamboanga.

Mentors and Implementers: led by Ploughshares-KFI President, Salvador "Butch" Umengan; Jonas George Soriano, Lyca Sarenas, Andy Laborada, Girlie Saavedra, Ruby, Raul Gatilao, Marge and Ramon for their creativity and commitment.

To the Out of School Youth: who have undergone the process especially the 85 OSY who are currently incubating businesses of their own and who serve as models for other OSYs in the provinces of Davao del Norte, Sibuguey and Zamboanga City.

Definition of Terms and Contexts

BALS – Bureau of Alternative Learning System at the Department of Education. This bureau takes the lead in developing, implementing and monitoring the Accreditation and Equivalency and Basic Literacy Programs under the Alternative Learning Systems.

DA – the Department of Agriculture, which is the leading national agency that focuses on agricultural and fisheries development in the Philippines.

DepEd – the Department of Education, which monitors and regulates formal education at the elementary and secondary levels. For non-formal education, it is BALS that takes the lead.

DOLE – the Department of Labor and Employment is the leading national agency that oversees and implements programs and services for the labor sector. Within DOLE is the Bureau for Rural Workers, which has programs for livelihood and development of OSYs and unemployed individuals. The BRW likewise provides assistance to organized groups.

KASOSYO – a Tagalog word that means “partner in business.” This word was adopted to capture the essence of the social entrepreneurship program being implemented by Ploughshares Inc.

KCCDFI – KFI Center for Community Development Foundation, Incorporated, a leading micro finance provider in Zamboanga City.

LGU – or Local Government Unit, which are the political units that govern at the barangay, municipal, and provincial levels.

OSY – “Out of School Youth,” age 18-24, who currently comprise close to half of the 11.6 million out-of-school youth population in a survey conducted by the Functional Literacy Education and Mass Media Survey in 2003.

TESDA – Technical Education and Skills Development Authority, the leading government agency that monitors and regulates technical skills development and implementation in the Philippines.

Overview of the Manual

The Education and Employment Alliance together with the International Youth Foundation, the United States Agency for International Development and Consuelo Foundation, Incorporated have partnered together to “provide the youth in Mindanao with the skills they need to find a job now and to ensure their success in the knowledge-based economy of tomorrow. After years of conflict, many feel they have nothing to look forward to. Far too many have dropped out of school and some have joined the fighting. Now they lack the practical and academic skills to succeed in the workplace and in life. But with the joint efforts of the business community, non-governmental organizations and donors, we can change that. We can give the youth the skills and opportunities needed to build a brighter future for themselves and contribute to the stability and prosperity of their communities.”¹

To model this initiative for creating new jobs by building and improving the enterprise capacities and capabilities of the youth, the consortium has partnered with Ploughshares, Inc., an affiliate of the Kasanyangan Mindanao Foundation, Inc.

It is within this context that Ploughshares, Inc. embarked on a nine-month **Entrepreneurship Program for Out of School Youth** designed to give the youth a solid background for starting their own social enterprises. The program aims to enable OSYs to learn how to develop business ideas and incubate these into viable business ventures. It is anchored on a framework that emphasizes the following: (1) mastery of the self and one’s passion, (2) developing an enterprise with capacities to deliver, and (3) study of the market/environment and the willingness of people to buy a product or service.

Strategically, the Program hopes to develop OSYs who are also social entrepreneurs. These youth, hopefully, would be able to venture into enterprises that would increase their family incomes and contribute to the development of their community’s local economy.

¹Education and Employment Alliance website (<http://www.eeaonline.org/philippines/mission.asp>)

The Entrepreneurship Program makes use of integrated and experiential approaches in developing and managing enterprises. It promotes hands-on and actual application of skills learned through actual experiences in generating business ideas, identifying and screening business opportunities, incubating a business enterprise, developing a business plan, and implementing the business plan.

Though this Manual captures both the contents and processes of running this Entrepreneurship Program, it focuses on providing a syllabus and a course structure for the entrepreneurship training of Out of School Youth. It provides aspiring social enterprise development mentors with a step-by-step guide for implementing the education program complete with preparatory requirements, modules and evaluation tools.

It starts with a description of the Social Entrepreneurship Framework as expounded on by Prof. Andy Ferreria in his two articles, “A description of the Social Enterprise Trilogy Foundation” and “Social Entrepreneurship and Triple Bottomlines.”

The first part of the manual revolves around setting up the program with topics on:

1. Partnership Building with Key Stakeholders – identifying and strategizing partnerships with learners, government, families, business community and other crucial actors
2. Area and Sub-sector Scanning, OSY Profiling and Program Orientation and Training Needs Analysis
3. Enhancing Program Design based on the outputs of the TNA and OSY Profiling

The main section includes Modules 1 to 5, which details the training contents and methodology of the KAS-OSY-O program:

Module 1: The Discovery Weekend

Module 2: Business Idea Generation and Micro Market Research

Module 3: Presentation of the Business Plan for Approval and Securing Funding

Module 4: Incubation of the Proposed Business

Module 5: Graduation and Setting the Stage for the Next Phase

The final chapter describes the steps for Graduation and for setting the stage for the next phase. It also provides the educator with tools for evaluating the results of the training. Finally, a list of references is included.

The training design is as follows:

PROGRAM OBJECTIVES: the program aims to enable the youth to develop business ideas and incubate these into viable business ventures. Within a span of ten months, the workshops and mentoring hope to:

- 1) Enable the participants to have mastery of the self and one's passion
- 2) Build the youth's capacities to deliver an enterprise
- 3) Develop the learners' research skills to study the market/environment and emerging needs and tastes of people for a product or service

EXPECTED OUTCOMES: At the end of the program, the youth will be able to:

- 1) Generate their business ideas and translate them into a viable business plan
- 2) Present their business plans and generate interest in their enterprise
- 3) Get the necessary support fund/capital for their business plan
- 4) Start and successfully sustain their enterprise

ESTIMATED TIME: 10 months

Course Modules/ Description	Learning Objectives	Participants' Output	Contents	Time	Methodology	Materials
Module 1: The Discovery Weekend						
Session 1: Background on Entrepreneurship	<ol style="list-style-type: none"> 1. Define the basic concepts of entrepreneurship 2. List down and analyze the reasons for success of small and big entrepreneurs 3. Interpret their own potentials for entrepreneurship and identify the characteristics they can maximize and/or change 	<p>Own definitions of entrepreneurship</p> <p>Analysis of reasons for successful enterprises</p> <p>Assessment of their potentials for entrepreneurship</p>	<ol style="list-style-type: none"> 1. Who is the entrepreneur? 2. Life Stories of Entrepreneurs 3. Characteristics of an Entrepreneur 		<p>Input-Discussion</p> <p>Video Viewing</p> <p>Testimonials</p>	<p>Video feed, LCD, computer, Speakers</p> <p>Manila paper, pentel markers, metacards, white board and markers, masking tape</p>
Session 2: Emotional Quotient and Ten Habits	<ol style="list-style-type: none"> 1. Explain what EQ is and how it is related to being an entrepreneur 2. Analyze their individual levels of EQ and identify areas for improvement 3. Give feedback on their co-learners EQ assessment 4. Illustrate how 10 spheres of EQ is important in ensuring a successful enterprise 	<p>Assessment of EQ</p> <p>Reflection paper/ sharing on why their EQ</p> <p>List of steps in improving EQ</p>	<p>Self-Awareness</p> <p>Self-Management</p> <p>Social Awareness</p> <p>Social Skills</p> <p>21 Strands of EQ</p> <p>Mayer-Salovey Model for Managing EQ</p> <p>10 Habits of High EQ People</p>	3 hours	<p>EQ Exam-Discussion</p> <p>Input-Discussion with slides</p> <p>Group Discussions</p>	<p>EQ Test instrument, paper, pencils, Ppt slides, LCD, computer, manila paper, pentel pens, masking tape</p>

Course Modules/ Description	Learning Objectives	Participants/ Output	Contents	Time/ Week/Day	Materials
Session 3: Adversity Quotient	<ol style="list-style-type: none"> 1. Evaluate their individual AQ and how this can be enhanced 2. Define key concepts of AQ 3. Demonstrate the importance of having a high CORE (Control-Origin/Ownership-Reach-Endurance) and of improving AQ through "LEAD" 	<p>Assessment of AQ</p> <p>Reflection paper/ sharing on why their AQ</p> <p>List of steps in improving AQ</p>	<p>Four Dimensions of AQ</p> <p>LEAD Framework in Improving One's AQ</p>	<p>3 hours</p> <p>AQ Test and Discussions</p> <p>Input Discussions with slides/Chalk Talk</p> <p>Reflection groups</p>	<p>AQ Test instrument, paper, pencils, Ppt slides, LCD, computer, manila paper, pentel pens, masking tape</p>
Session 4: Enneagram and the Nine Personalities	<ol style="list-style-type: none"> 1. Assess their propensity to become successful entrepreneurs 2. Determine their Enneagram personalities 3. Illustrate the roles that they can build on as an entrepreneur based on individual Enneagram personalities 	<p>Own Enneagram Personalities</p>	<p>Personality Types in an Enneagram</p>	<p>3 hrs</p> <p>Enneagram Test</p> <p>Deeping of Results</p> <p>Group Discussions</p>	<p>Enneagram Test instrument, paper, pencils, Ppt slides, LCD, computer, manila paper, pentel pens, masking tape</p>

Course Modules/ Description	Learning Objectives	Participants' Output	Contents	Time	Methodology	Materials
Session 5: Whole Brain and Self Mastery	<ol style="list-style-type: none"> 1. Identify the whole-brain characteristics that are common to successful entrepreneurs 2. Examine individually their degrees of Whole-Braininess 3. List down ways to develop both left and right brain 	<p>Assessment of their "whole-braininess"</p> <p>List of ways to develop left and right brain</p>	<p>BBasic Brain Biology</p> <p>Brain Lateralization</p> <p>Learning Styles and Personalities</p> <p>Whole Brain Model of Ned Hermann</p>	3 hrs	<p>Test</p> <p>Deepening Discussions</p> <p>Group work</p>	<p>Instrument for Test</p> <p>Slides and LCD-computer</p> <p>Metacards, markers; masking tape</p>
Module 2: Business Idea Generation and Micro Market Research						
Session 1: Objectives and Expectations	<ol style="list-style-type: none"> 1. List down expectations and fears in pursuing enterprise development course 2. Recommend ways to improve process of learning and interaction in the Kas-OSY-o program 	<p>List of expectations</p> <p>Reflections on what they can commit in the program</p> <p>Protocols</p>	<p>Overview of the Program and what can be achieved</p> <p>Pedagogy of the program</p> <p>Framework of interaction or learning</p> <p>Protocols and House Rules</p>	1 hour	<p>Group Work</p> <p>Plenary discussions</p>	<p>Manila paper, pentel markers, masking tape</p>

Course Module/ Description	Learning Objectives	Participants' Output	Contents	Time	Methodology	Materials
Session 2: Starting Points for Introducing an Enterprise	<p>1. Define the processes of developing an enterprise and apply these to their specific contexts</p> <p>2. Analyze cases on enterprise development from the starting points of business of passion, market gap and capacity to deliver</p> <p>3. Write the key success factors in each stage of enterprise development</p>	Case Analysis	<p>Starting Points of an Enterprise</p> <p>Case on Passion</p> <p>Case on Capacity to Deliver</p> <p>Case on Market Opportunity</p>	9 hours	<p>Group Work</p> <p>Case Study</p> <p>Plenary Discussions</p> <p>Input- Discussions</p>	<p>Manila Paper, pentel markers, masking tape, LCD, computer</p>

Course Modules/ Description	Learning Objectives	Participants Output	Contents	Time	Methodology	Materials
Session 3: Micro Markets and Business Planning	1. Differentiate between needs and wants in marketing	List of enterprises for micro market study Business Plan	Micro Markets Research Business Planning	4 hrs	Group Work Chalk talk Lecture with slides	
	2. Link up needs and wants in marketing with the importance of making market research					
	3. Recall micro-markets research tool and develop their own set of questions for their particular enterprise					
Module 3: Presentation of Business Plan for Approval and Securing Funds						
Session 1: Introductions and Guide for Presentations	1. Name the partners and identify ways by which they can adapt their presentation to this audience	Presentation Guide/ Notes	Guide in Presentation	1 hr	Discussions	Note cards Ballpens
	2. Use the guide in effective presentation					

Course Modules/ Description	Learning Objectives	Participants Output	Contents	Time	Methodology	Materials
Session 2: Presentation of Business Plans	1. Present the merits of their proposed projects and convince donors, lenders and others to invest in it	Presentation of Business Plans Networking with possible funders	Introduction of Participants and Funders	5 hrs	Plenary Program	LCD, computer, sound system, chairs, kits
	2. Seek out ways of improving their business plans for them to be realistic and truly successful		Presentation of Business Plans			
	3. Generate the needed funding for their enterprise		Possible Agreements			
	Module 4: Incubation of the Proposed Business					
	1. Implement the social enterprise in accordance with the business plan and monitoring conducted by the mentor	Start-up of Business	Orientation on Business Incubation	3-6	Group Discussions Input- Discussions Mentoring	Marker and Manila Paper or Black board Notebook and ballpen
	2. Incorporate the comments provided by mentors by making necessary adjustments in implementation plan towards enterprise viability.		Actual Incubation			
			Summarizing Incubation Period			

Course Modules/ Description	Learning Objectives	Participants Output	Contents	Time	Methodology	Materials
Session 1: Orientation on Business Incubation and Monitoring	1. Define the stages in successful business incubation 2. Map out the implementation plan towards first day of sales and generation of revenue 3. Recall their own insights in success and challenges in the incubation stage through journal writing and group sharing	Implementation Plan	Operational Planning Day-to-day business operations strategizing		Plenary Discussions One-on-one consultations	Marker and Manila Paper or Black board Notebook and ballpen
Session 2: Regular Group Consultations	1. Reflect on the progress of their businesses 2. Find ways to improve start-up of enterprise	Progress Report on Business	Mentoring on how enterprises are proceeding	2 hours	Plenary Discussions One-on-one mentoring	Marker and Manila Paper or Black board Notebook and ballpen
Module 5: Graduation and Setting the Stage for Next Phase						
	1. Reflect on the progress of their businesses 2. Find ways to improve start-up of enterprise	Progress Report on Business	1. Opening Program and Remarks 2. Key Note Address 3. Response from The OSY 4. Presentation of Awards Presentation Certificates of Completion	3 hours	Graduation Program	

Setting up the Training Program

The program will tap educators and staff with knowledge and experience in social enterprise development and management. The KAS-OSY-O team includes:

- ◆ A Program Manager with both training and management skills and an aptitude for networking and entering into partnership with different stakeholders. S/he will ensure delivery of the curriculum and put together the faculty/pool of experts.
- ◆ Mentors (for every 25-50 students) with capacities to organize, facilitate lessons, and build interpersonal relations with their students. For program effectiveness it is recommended that one Program target as many as 200 students, to be guided by four Mentors.
- ◆ A Finance Officer who will oversee the financial systems of the program
- ◆ A pool of Professors, Lecturers and Experts on enterprise development who will handle specific topics.

The next step is to set up and maintain the partnerships that will ensure the success of the program. These partners must have existing programs and services for OSYs or will be able to immediately connect with the target OSYs. One important aspect of these partnerships is the identification of organizations and individuals willing to fund the businesses that will be incubated by the youth. This step in the Program includes the following activities:

- ◆ Several Orientation Meetings that aim to convince and encourage the stakeholders to commit to the Program
- ◆ A Formal Meeting for the Signing of Memorandum of Agreements that will bind the organizations and individuals to accomplishing the over-all objectives of the Program and the specific commitments of each

- ◆ Several Maintenance and Updating Meetings that allow the stakeholders to participate and contribute to the activities being implemented.
- ◆ Actual participation during the training, monitoring and graduation activities of the youth

The following activities are included in the third step, which aims to identify the target youth and anticipate the possible businesses that may spring out of the Program:

- ◆ **Area and Sub-sector Scanning:** this activity focuses on looking for possible resources and sub-sector products that can be incubated by the youth as agri-fishery enterprises. Using the Sub-sector Tool², one goes through step-by-step procedures on how to analyze sub-sectors in the economy. The Tool then explains how this can lead to the promotion of micro-, and small-scale enterprises (MSEs) which create livelihood for the poor. Sub-sector analysis offers a framework for evaluating market dynamics and is a way for planning projects on cost-effective interventions, including the supply of credit. Opportunities for intervention can then be undertaken by a local organization, NGO, or international donor agency.

Components of the sub-sector approach include:

- looking at the broad system in which MSEs operate, including large firms that compete with MSEs, in order to understand opportunities and constraints
- examining competition among small firms and coordination among firms active in a sub-sector
- identifying cost-effective interventions (leverage) such as those that influence a large numbers of firms with a single policy or action
- ◆ **OSY Profiling and Orientation:** a series of activities that look into finding the target OSYs and orienting them regarding the Program. Sub-activities include house-to-house meetings with the OSYs and their families; and area and barangay meetings as well as formal group meetings that aim to explain the Program and secure the OSY's commitment to participate in the program
- ◆ **Training Needs Analysis:** a survey of random OSY participants that aims to arrive at a specific Analysis of the Training Needs of the potential participants. The main components of this instrument are the

²The Sub-sector Tool is a tool developed during the six-year applied research, development and services project of the Growth and Equity through Micro-enterprise Investments and Institutions (GEMINI) Project of the Bureau for Private Enterprise, U.S. Agency for International Development (1989 to 1995).

following: personal and family information, training and education experience, family and individual source of income and specific questions on what they expect from the training.

The last step in this phase is Enhancing the Design of the Program based on the outputs of the TNA and OSY Profiling activities. This activity focuses on ensuring that the next module of activities will be able to adapt to the current level of the target OSY's. Specifically, this means that the lower the educational attainment of the participants, the more participatory and lively the activities will have to be. And more facilitators who are adept at the language and culture of the OSY participants will be required and contextualization of exams will have to be considered. On the other hand, if the OSY batch has a higher educational attainment in general, Tagalog and English can be used as the main modes of communication, and fewer facilitators are needed as well as lesser contextualization of exams.

1 Discovery Weekend

Why and What?

Criteria for Selecting Participants

- 1) Age should be from 16-24
- 2) Willingness to attend the whole process and its activities
- 3) Completed personal profile form
- 4) Endorsement from NGO partner
- 5) Letter from parent/s
- 6) Recommendation from barangay captain
- 7) Endorsement from a recognized leader in the barangay

The Discovery Weekend Activity is a two-and-a-half day activity that seeks to make the participant OSY discover his/her current entrepreneurial traits and characteristics, craft his/her own personal vision and allow him/her to make the necessary decision to want to become an entrepreneur. Specifically the objectives of the activity are for OSY participants to:

1. Discover the meaning and current aspects of the key elements of becoming an entrepreneur;
2. Find their individual levels of competencies in terms of emotional quotient, adversity quotient, Enneagram and personality and whole brain; and,
3. Craft individual discovery and 5-year plans.

Sketch

- ◆ A Background on Entrepreneurship
- ◆ The Emotional Quotient and the "Ten Habits"
- ◆ The Adversity Quotient
- ◆ Personality and Enneagram Test
- ◆ The Whole-Brain Framework
- ◆ Personal Vision



Ready, Get Set, Go...

The module is divided into three phases:

1. Pre-Discovery Weekend
2. Discovery Weekend
3. Post Discovery Weekend

During the first phase the Team prepares the technical and administrative requirements to ensure the success of the Discovery Weekend. The Team also selects participants according to the set criteria (see box) and compiles the participants' profiles and analyzes their learning needs and aspirations. Tests to be administered during the Discovery Weekend are then adapted to the specific contexts and experiences of participants.

Estimated Time:

At least two days, at most three.

Nuts and Bolts: Discovery Weekend

Session1: Background on Entrepreneurship

Aims

This session aims for the OSYs to:

- Understand the basic concepts of entrepreneurship;
- Learn from the experiences of small and big entrepreneurs;
- Internalize what having an entrepreneurship mindset means and know what other characteristics they can develop.

Outcomes of the Session

At the end of the session, the OSYs will know and realize that:

- Entrepreneurship comes from a French word that means being accountable for, being responsible for, and being in-charge of
- All OSYs can choose to become entrepreneurs. In doing so they have to realize the importance of having a passion for the enterprise and its products (mastering the self); of the presence of a market for the enterprise (mastering the environment); and of having the ability to produce and deliver the product or service (mastering the enterprise).
- In Self-Mastery, the characteristics that an entrepreneur must master is one's emotional quotient; one's adversity quotient; the personalities of being a Performer (being Competitive and Efficient), an Epicure (being Sensual and Cheery), and a Boss (Taking charge and Loving a good fight)
- Although everyone is born with the potential to be an entrepreneur the following matters have to be considered: (1) One is born with an IQ but having a high IQ is not essential to becoming an Entrepreneur, (2) One's EQ can continuously be developed, (3) One's AQ can always be altered, (4) One's Personality can always be improved, and (5) One can be born Whole-brained but this can be unmade
- The entrepreneurial mindset does not compete with anybody else but himself/herself
- The Entrepreneurship mindset is about being the best you can be, making the enterprise the best it can be, and being better than the others. It's about being better than you were yesterday and about constant innovation and pioneering
- Having an Entrepreneurial Mindset is being In-charge of your life, Responsible for the situation and Accountable to the organization.
- The Entrepreneurial Process starts from Business Idea Generation, to Business Opportunity Screening System, to finally Making the Enterprise (BIG BOSS ME)

- During Business Idea Generation we come up with ideas:
 - i. that are inspired by our passion or by what we like to do;
 - ii. that are borne out of an existing market demand as determined by a well researched Market Study
 - iii. that are determined by our present skills and our capacity to deliver
- In the Making the Enterprise stage, the processes to be undergone include incubating the business and business implementation and commercialization towards growth

Estimated Time:

Three (3) Hours

Preparation

This entails some background reading/research on the papers on Entrepreneurship written by Prof. Andy Ferreria; inviting a small- or medium-scale entrepreneur³ to give his/her testimony; and getting 2 emcee/facilitators to handle the session. Regarding the facilitators, ensure that they discuss beforehand how they will do the emceeing of the program and what their specific inputs/dialogues will be.

Method and Materials

The Input Discussion Activity uses a video lecture by acknowledged “Entrepreneurship Guru” and former Dean of the Asian Institute of Management, Prof. Andy Ferreria. His talk provides the over-all framework on the Entrepreneurial Mindset. This activity requires the use of a Multi-Media Projector, a Computer or Laptop, a speaker set and a video screen.

The Testimony Activity necessitates inviting a local entrepreneur who can narrate his/her story as an entrepreneur and relate that to the input made by Prof. Ferreria.

Last comes another Input Discussion Activity on the three important aspects of Entrepreneurship. For inputs, one can either use the “Chalk Talk” method or prepare Slides using the deepening activity as its basis for content.

³Department of Trade and Industry defines the levels of entrepreneur by the amount of annual sales; small (one to fifteen million Pesos), medium (16 to 50 million Pesos), and those with annual sales of 51 million Pesos and more.

Activity 1: Video Feed on Entrepreneurship (1 hour)

1. After the necessary preliminaries, start the program by having the participants exchange definitions and meanings of "entrepreneurship"
2. After everyone has expressing their opinions, ask at least 3 participants to share their ideas on the following questions:

"Who is an entrepreneur?"

"What do you think are the characteristics of an entrepreneur?"

"Do I like to be an entrepreneur? Why?"

3. Summarize the points that came out and introduce the video of Prof. Andy Ferreria on Entrepreneurship

Activity 2: Testimony of the Entrepreneur (1 hour)

1. After summarizing the key points of the Video Feed, introduce the guest entrepreneur by stating the following information about her/him: the entrepreneur's name and business, and the achievement that the entrepreneur and her/his business are known for.
2. After the introduction, the guest entrepreneur/resource person may then proceed to relate her/his story on how s/he became an entrepreneur and share some highlights of her/his experiences, especially those related to the points made by Prof. Ferreria in his video.

3. After the personal testimony, the emcees can then broaden and deepen the discussion by asking the guest entrepreneur the following questions:

“Of all your experiences in engaging in business can what is your most memorable experience and why?”

“What can you say about Prof. Ferreria’s video input?”

4. Encourage the participants to join the discussion by asking them the following questions:

“If given a chance, what would like to ask the resource person?”

“What can you say about what Mr. / Ms. _____ said?”

“If this were your last chance to ask our guest a question, what would your question be?”

5. After all questions have been answered, summarize the points that came out and thank the resource person for agreeing to share her/his experiences with the participants.

Activity 3: Characteristics of an Entrepreneur (1 hour)

1. Picking up from the discussion during the last session, introduce the next resource speaker, who will be discuss the stories of several known entrepreneurs; the “Trilogy of Entrepreneurship”; the process of creating and incubating a business; and the characteristics of an entrepreneur and whether a person has what it takes to be one.
2. Ask the participants’ feedback on the presentation
3. Summarize the points mentioned and introduce the next sessions by explaining to the participants the importance of taking tests for gauging one’s Emotional Quotient, Adversity Quotient, Enneagram personalities and degree of being Whole-Brained

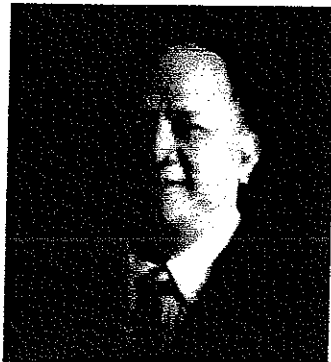
Deepening

"Entrepreneur: What Does it Mean?"

by Prof. Andy Ferreria

Entrepreneur's Helpline (Philippine Star, May 27, 2002)

What kind of Entrepreneur am I?



To respond to this question, let me first describe the three types of entrepreneurs.

In the first category is the "generic" entrepreneur who runs your typical micro, small and medium enterprise, and whose

concerns most of our articles have addressed thus far. The second type is the intrapreneur or the corporate entrepreneur. The third type is the social entrepreneur.

Corporate entrepreneurs or intrapreneurs do not own the business they manage. They are responsible for the sustainable economic performance of a business unit. In other words: the bottom-line. They passionately drive the business to be the best it can be and use innovation to approximate excellence in the critical aspects of the business.

Market-oriented and creative, these non-owners can be the General Manager, the President or Chief Executive Officer. In smaller firms, there is usually only one person with this title, and s/he is responsible for the company's bottom-line. But not everyone who holds the title is intrapreneurial. If

s/he is not an intrapreneur, then that person's being CEO only means "Company Employee Only." Otherwise, CEO means Chief Entrepreneurial Officer.

In larger firms, the bottom-line may be a function of many lines of the business. Some big firms call it Strategic Business Units (SBUs). As such, it is possible for a bigger business to have more than one intrapreneur.

But what is more important is to have an entrepreneurial organization. This is an organization that drives ordinary employees to perform extraordinarily. Just like entrepreneurs and intrapreneurs, entrepreneurial organizations will find opportunity and growth in any situation, even in crisis. In this case, what is needed is a Chief Intrapreneur who can drive an organization together with a set of entrepreneurial SBU heads.

As defined by Ed Morato and Liza Dacanay, both fellow Gurus of the AIM-Asian Center for Entrepreneurship (ACE), a social entrepreneur is an innovative person who promotes the successful creation of enterprises for those in need. Compared to the other types of entrepreneurs, a social entrepreneur is more concerned with helping those who are economically-challenged to prosper.

As Morato puts it, there is one result that we can expect from social entrepreneurs: the creation of sustainable social enterprises where worker-owners jointly improve their lot through collaborative, cooperative and prosperity-creating and prosperity-sharing mechanisms. In addition, I expect the social

entrepreneur to facilitate the incubation of many an entrepreneur's dream and turning these into reality.

The first two types of entrepreneurs we described earlier can both become social entrepreneurs if the enterprise is able to increase the number of entrepreneurs in their area of influence. Or when, in the course of doing business, the entrepreneur creates and/or partners with other entrepreneurs by outsourcing or sub-contracting.

When an enterprise strips itself of non-core activities, it creates opportunities for wannabe entrepreneurs. When an enterprise prepares the communities around it to take on the opportunities it has created, that enterprise is becoming a social entrepreneur. As such, social entrepreneurship becomes an effective poverty-alleviation strategy. Increasing the number of successful entrepreneurs will decrease the incidence of poverty faster.

However, these three types of entrepreneurs have common denominators. One is the use of innovation and creativity. In addition, they not only bend the rules, they often change the rules. They think "out-of-the-box" but totally understand the parameters of the box. They become the best they can be and in the process help others become the best they can be. Interestingly, the masteries required here are also identical: Self Mastery, Situation Mastery and Enterprise Mastery.

In the Master in Entrepreneurship (ME) classes, all three types of entrepreneurs get to exchange ideas and are mentored by our ACE Gurus. The contextual difference of their entrepreneurship does not get in the way of their quest to becoming

masters in their respective areas of involvement, regardless whether they are in the micro-SME sector, the corporate world or in the development community. What we have here is a classic case of common strokes for different folks.

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Are Entrepreneurs Born or Made?

What is the origin of the word "Entrepreneur"? It's a French word that means being accountable for... being responsible for... and being in-charge of. As such, Entrepreneurship is NOT simply about owning a business or about taking risks; nor is it even about using one's gut feelings. Rather, **ENTREPRENEURSHIP IS A MINDSET**; a mindset that means being accountable for... being responsible for... and being in-charge of... But of what?

Before answering this question, let me give you some examples where the entrepreneurial mindset is not present. It is not present when you ask the questions "Is unconventional thinking looked at as irreverent?" and "Are things decided upon on the basis of precedence?" It is likewise not present whenever we are caught saying, "That's difficult or even impossible to do!"

Remember that it was the Entrepreneur who first thought of having a business! And it will be the presence of an Entrepreneurial Mindset that will make the business continue to grow. So to answer the earlier question, the entrepreneurial mindset is In-charge of and accountable and responsible for the Self, the Environment and the Enterprise.

This mindset lives on in three types of bodies: the Classic Entrepreneur (those who practice their entrepreneurial prowess inside firms they do not own); the Corporate Entrepreneur; and the Social Entrepreneur (those who use the entrepreneurial spirit to do well in business while doing "good"). In a way, the entrepreneurial spirit is a voyage from the Classical to the Social.

The Entrepreneurial Mind is a mindset that lives within a Self-mastered person who:

- ◆ Does not need a high Intelligence Quotient but possesses a high Emotional Quotient and a high Adversity Quotient;
- ◆ Is a natural Performer (Competitive and Efficient), Epicure (Sensual and Cheery), and Boss (Takes charge and Loves a good fight);
- ◆ Is whole-brained; and,
- ◆ Has a personal Vision and knows one's Strengths and Weaknesses

The Entrepreneurial Mind also lives within an Environment-mastered person who:

- ◆ Understands the industry he/she is in;
- ◆ Sees opportunities and not problems;
- ◆ Is on top of, instead of being under, a situation;
- ◆ Is the organization/industry innovator and strategist.

Finally, the Entrepreneurial Mind resides in an Enterprise-mastered person who:

- ◆ Understands and integrates the different Functions of Management (Marketing, Operations, Human Resources and Finance);
- ◆ Understands and integrates the different Processes of Management (Planning, Organizing, Directing and Controlling);
- ◆ Leads and inspires people rather than simply managing them.

The Entrepreneurial Mind likewise possesses the traits of Opportunity Seeking, Opportunity Screening and Opportunity Seizing. In each of these traits, one can locate the business cycle.

In Opportunity Seeking, one generates several possible business ideas, which one then ponders and "incubates" (Opportunity Screening), until the time that one finally implements the most feasible of all (Opportunity Seizing).

This shifting of paradigms can be seen in the evolution of business and entrepreneurial mindsets. The first generation talks about RATIONAL

MANAGEMENT, which include the following critical elements:

- ◆ **Problem Solving:** What Factors caused a specific Situation?
- ◆ **Decision Making:** Given the Options, what would be our Criteria for coming to a Decision?
- ◆ **Anticipating Potential Problems:** What can possibly go wrong with our Implementation Plan and how can we prevent it from happening? What is our Contingent Plan?

A Firm that manages to answer all these questions effectively will, at the end, know more about the future than its competitors, a situation that will often result in the Firm making better business adjustments.

The next generation talks about Entrepreneurship, which in essence talks about three aspects:

- ◆ **Opportunity Seeking:** Answering the question "What are the Possible Opportunities?"
- ◆ **Opportunity Screening:** Asking the question "Is it in line with our VISION/VALUES?" and,
- ◆ **Opportunity Seizing:** Answering the question "How fast can it be implemented?" (which, in the end, determines how fast one can develop a MARKET PLAN)

Armed with the answers to these questions, a Firm can very well change the rules of the game to benefit itself.

Finally, the current generation talks about the **ENTREPRENEURIAL MINDSET**.

Again, this begins with Idea Generation, the critical requirement of which is determining which Products/Services fit not only the Market but also the Firm's Vision & Mission. Next comes Incubation, which aims to get the entrepreneurs' feet wet while making sure that any kinks in the initial implementation get fixed. This would lead towards the creation of a Comprehensive Business Plan. Finally, Implementation comes in.

During Implementation, Logic and Creativity come into play, with the latter being used more during idea-generation while the former is employed during the implementation itself. Done correctly, all these would allow a Firm to continuously change the rules of the game and, as a result, keep its competitors always guessing. Thus the Entrepreneurial Cycle of idea generation, incubation and implementation is kept in motion.

In summary, the Essence of the Entrepreneurial Mindset is Self-Mastery. One does not need to have a high IQ to be a natural Performer, Epicure and Boss. The Entrepreneurial Mind is Whole-brained, has a personal Vision and knows one's Strengths and Weaknesses.

So, are Entrepreneurs born or made? Let us consider the following:

- ◆ One is born with an IQ but having a high IQ is not essential to becoming an Entrepreneur
- ◆ One's EQ can continuously be developed

- ◆ One's AQ can always be altered
- ◆ One's Personality can always be improved
- ◆ One can be born Whole-brained but this can be unmade

This tells us that every one is born with the Potential to be an Entrepreneur, but this potential, if not properly developed, will be unmade.

Remember also that the Entrepreneurial Mindset does not compete with anyone else but itself, because it's really all about being the best one can be. It's about making an enterprise into the best that it can be. It's not about being better than the other; it's about being better than yesterday and is about innovation and pioneering.

To sum it up, having an Entrepreneurial Mindset is about being In-charge of one's life, being Responsible for the current situation, and being Accountable to the organization.

The Life Cycle of a Firm

As mentioned earlier, at the start of the firm's life cycle, the entrepreneurial spirit of the classic entrepreneur produces innovations to enable his firm to change the rules of the game. This is essential for new players since they can never hope to win in a game where the rules have been set by the dominant firms.

At the set up stage of the firm's life cycle, the classic entrepreneur can start from any of these three starting points: passion, market opportunity or capability. But all three, much like the legs of a

tripod, have to exist to prevent the enterprise from falling down.

Passion is present when someone loves to do something and never gets tired of doing it. Passion drives the spirit towards perfection and excellence. But this passion must find a market and the entrepreneur must have the ability to consistently deliver what market needs.

Others initiate an enterprise after discovering a sustainable market gap. But this gap must also be a passion of the entrepreneur. In addition, the entrepreneur must be able to consistently serve the needs of this gap.

The third way to start an enterprise is through the discovery of a capability of a person to do something consistently. This capability, however, must be tested against the passion of the individual and tested as well against the existence of a sustainable market for the product or service that one provides.

During the growth stage of a firm, the classic entrepreneur begins to seek out corporate entrepreneurs who, by joining the firm, will bring it to its next stage of maturity and prevent its decline. The continuous infusion of new corporate entrepreneurs – a veritable army of innovators – who share the vision and values of the founding entrepreneur will allow the firm to accelerate towards maturity. Classic entrepreneurs who fail to bring out the entrepreneurial spirit from their people will soon see their firms enter their decline stage.

When an entrepreneurial organization is at its most successful, its members may begin to consider becoming social entrepreneurs. The act of doing good while doing well is akin to helping people become the best they can be while doing the same for one's self. Classic entrepreneurs will only have the time to contemplate doing good if their firm is running successfully.

Becoming the best that one can be is the object of the entrepreneurial spirit. This spirit does not compete with others but uses the innovation process of idea generation, incubation and implementation. The entrepreneurial spirit competes with itself. In a way, one can say it's about making oneself "obsolete" everyday.

What the Entrepreneurial Spirit SEEs

The Entrepreneurial Spirit stands on three masteries. Dr. Eduardo A. Morato, Jr. (Asian Center for Entrepreneurship of the Asian Institute of Management) labels these as Self Mastery, Situation or Environmental Mastery and Enterprise Mastery.

The passion of the entrepreneurial spirit can best be explained by one's mastery of one's self – things that have to be done for an individual to achieve his/her meaning in life; money is just a natural consequence. But self mastery starts with self discovery and proceeds to self development.

The entrepreneurial spirit lives within a person who may or may not have a high IQ. But the discovered person displays high emotional and adversity quotients. Having a high EQ is fundamental to creating positive results from one's relationship with others and the self. Having a high AQ, on the

other hand, allows the entrepreneurial spirit to deal effectively with failure and negative results and to perform at an optimal level. One's EQ and AQ are both developed; people are not born with them. But once discovered, these quotients can definitely be increased.

The entrepreneurial spirit also has the personality of an epicure, boss or performer. People are not born with a personality, but by their teens their personalities are more or less set. What is interesting is that after the discovery of their developed personality, the entrepreneurial spirit can easily shift its personality to any one of the three, even if none comes naturally for them.

The entrepreneurial spirit is also whole-brained; i.e., they make a difference not only because they dare to but because their being different is founded on their full understanding of the logic of the situation. The entrepreneurial spirit generates ideas by understanding the logic of the situation and by applying big doses of creativity to create a new logic, so to speak, one that is more beneficial to the entrepreneur. During the incubation of the idea, the entrepreneurial spirit balances logic and creativity. When implementing, the entrepreneurial spirit applies more logic.

The entrepreneurial spirit can likewise shift from the logical mind to the creative mind as demanded by a situation. People's creative sides are often less developed than their logical sides. As such, people's abilities to shift from left to right (and vice-versa) have gone undeveloped. Even society is biased towards the development of the logical side of our brains.

Environmental mastery is critical to the entrepreneurial spirit, who should be on top of the situation and not its helpless victims. They apply self mastery in order to master the situation. They see opportunities not problems. They understand the game well enough to continuously change it.

This capacity is not in-born. Rather, this capacity has been developed through long experience. Environmental mastery is the only foundation for innovation.

Environmental mastery is the ability to lead and inspire other people inside and outside the enterprise. It is the ability to master the functions (marketing, operations, human resources, and finance) of the enterprise and integrate them. It is the ability to plan, organize, direct, lead and control.

The entrepreneurial spirit can be made and can be developed regardless of age, gender, social status, economic status, etc. But it must start with the discovery of one's self and the willingness to become the best one can be. And it ends not only with one becoming the best he/she can be but also with helping others become the best they can be.

The entrepreneurial spirit sees things differently. They SEE – Self mastery, Environmental mastery and Enterprise mastery – things as they are. And they continuously ask themselves, “why not?”

Life stories of Entrepreneurs: “Rags-to-Riches”

John Gokongwei:

One of the country's most powerful industrialists, John Gokongwei's Multi-Billion-Peso empire is one of the largest and most diversified conglomerates in the country today.

Though his family lost everything they had in the aftermath of World War II, this did not dampen the then 15-year-old's spirits. Even then, John Gokongwei's soon to be phenomenal entrepreneurial exploits were already beginning to bloom; and he set the ball rolling by starting a buy-and-sell business. He established his first company – a cornstarch and trading business – during the 1950s and kept it afloat through the years. Now, Gokongwei owns the JG Summit Holdings, Inc., which owns 18 other companies involved in food processing, real estate, and airline services! Not bad for a boy who started with practically nothing.

To someone contemplating starting a business of her/his own, Gokongwei recommends answering the following questions:

- ♦ “Is there a market?”
- ♦ “Can you challenge the competition?”
- ♦ “Can you mobilize your resources?”
- ♦ “Can you stomach the risk?”

It is important to know whether the product one wants to push has a market because this lessens the chance of failure and ensures that there is a need that the product can meet. Hence Market Studies are a must, especially if there are other companies that are in the business.

The question of one's willingness to challenge the competition prepares prospective businessmen for the inevitable. Gokongwei recalls that when he started in his business, he was competing for customers "with vendors three times my age with all the experience." This experience made him realize that competition drives one to "do whatever it takes to fight, to compete, to succeed."

He certainly knows what he's talking about since his various businesses today compete with some of the toughest multinational corporations not only in the Philippines but also in the region.

In one of the many books authored by Mr. Gokongwei, he gives nine rules for success:

1. change is inevitable and flexibility is the key;
2. personal stakes in the company encourages everyone to work hard;
3. mistakes and disappointments are inevitable;
4. good brand building equals reputation;
5. family support is crucial;
6. never lose sleep thinking of business risks;
7. pausing to recharge brings new vigor;

8. reading and traveling enriches one's mind; and,
9. philanthropy is a personal satisfaction.

Management experts in many schools of business agree that Gokongwei's philosophies are characteristic of "taipans" – the elite among the most elite businessmen of the world. They also note that while answering the first three of Gokongwei's questions can be learned in schools, the fourth, pertaining to one's capacity to stomach business risks, can only be answered by students or budding entrepreneurs in the real world. Of course, "Luck can also play a part in taking a business to the top," Gokongwei would add.

Mr. Gokongwei also reminds businessmen to not be disheartened by the reality that opportunities in the country are currently very few because, he reiterates, "However small the opportunities, however difficult the situation, however small the investment, we always have to start somewhere."

He sums up his advice to would-be entrepreneurs with this statement:

"Kung nais mong mag-umpisa ng negosyo, dapat may katangian ka tulad ng integridad, katapatan, matipid, masipag at may kagustuhang makipagsapalaran. Kailangan ay puspusang trabaho, kailangan magsikap. Di madaling magtayo ng negosyo sa pamamagitan lamang ng pangarap."

Source: M.F.M. Baja's "Entrepreneurial advice from taipan John Gokongwei," *Business World*, Sept. 4, 2007
- <http://www.bworldonline.com/BW090407/content.php?id=003>

Socorro Cancio-Ramos:

She is credited with setting up the first retail store at Escolta, Manila in the 1930's. The store sold novels, books and school supplies and was doing fairly well until World War 2 arrived. Like many businessmen of that era, Socorro Cancio-Ramos picked up the pieces and rebuilt her business from scratch.

It was a statement to her capacity as a business manager that her store regained its former stature and, during the 1950s, even offered news products and services to the public. Greeting cards and postcards – through her purchase of the Hallmark franchise – soon became one of her top-selling products. Later still, after securing distributorship agreements with such publishing houses as McGraw-Hill, Prentice Hall, Lippincott, and Addison-Wesley, her store looked set to become the largest bookstore in the Philippines.

National Bookstore, as it was renamed later on, began with three branches – one each in Recto, Cubao and Makati. Today, owing to hard-work, shrewd business skills and a strong sense of social responsibility, National Bookstore now boasts of 80 branches nationwide and a total of 2,500 employees. It is also number 10 of the Top 300 retail business in the Philippines.

For this amazing achievement in business, Ms. Romero was awarded in 2005 with the “Entrepreneur of the Year” Award by Ernst and Young, which began honoring entrepreneurs whose ingenuity and perseverance have created and sustained successful, growing business ventures. Begun in 1986, Ernst & Young has since awarded the most successful and innovative entrepreneurial

business leaders in more than 115 cities in 35 countries around the globe.

A fitting recognition, indeed, for this 81 year old entrepreneur who used to be called a “super tintera” by her peers. Apparently, this business acumen ran in the family. Socorro says she inherited her business savvy from her grandmother, Aling Akang, who supported her family by buying and selling bananas, bakya, gugo, and other assorted goods.

When it was her turn to contribute to the family tradition – i.e., running a small business to help the family – putting up a bookstore was the farthest from Socorro's mind. In fact, making just enough money to buy notebooks, paper and pencils for school was the then 12-year-old's main motivation for turning entrepreneur during summer vacations; e.g., hawking her grandmother's panocha (candied brown sugar) in the market and wrapping bubblegum for the American Sweets company.

Since she was unable to fulfill her dream of becoming a medical student (her parents just couldn't afford to pay her tuition), Socorro got a job, instead, working as a sales clerk at her elder brother's bookstore. Yes, this was the very same bookstore at Escolta that became National Bookstore. Her husband, whom she incidentally first met in this store when she was just 18, bought the store from her brother and they renamed it National Bookstore.

It was during the Japanese Occupation that National Bookstore and its owners discovered what versatility in business really meant. No one was selling books because the Japanese were censoring everything, so they sold slippers, toothpaste,

toothbrushes, and writing pads instead. But this didn't stifle her natural business acumen or her willingness to take risks. People weren't buying books now, but they surely will be after the war! So she built up her stock of books by buying all the available (and currently unwanted) books she could find and storing these at their warehouse. Needless to say, she had plenty of what people were demanding after the war.

Their husband and wife team began with only 2 employees and they did everything – from being manager to janitor. It took them 20 years before they finally branched out. Recto was the first branch; it's still there. "Slowly but surely" could very well be the business motto of Socorro Cancio-Ramos, that and "work hard, remaining frugal, and persevere" no matter the odds. Talk about practicing what one preaches.

Source: Interview with Socorro Cancio-Ramos by Ching M. Alano. March 7, 2005 (STAR)

Henry Sy:

Henry Sy runs the Philippines' largest retailing company, the SM Group, but operates it almost as if it were a small, family-owned grocery store. The 80-year-old (with an estimated net worth of \$1.2 billion) regularly gathers his six children at the company's warehouse-style offices where they oversee nearly every aspect of the business, from property deals to labor negotiations. Part of this hands-on management style includes family members fanning out to make firsthand inspections of their different malls, department stores and supermarkets.

Sy's communal approach has helped him build the Philippines' largest retail chain: SM Group currently employs more than 38,600 people and boasts annual revenues of \$1.7 billion. But no matter how successful it has proved to be, Sy's children realize that this all-in-the-family management style is becoming outdated. Like so many of Asia's big business clans, a generational shift and the stresses of running an increasingly complex company are forcing the Sys to open up more and more to outsiders. Tessie, Henry Sy's eldest daughter, for one expects more "professional managers" to join the company in the near future.

This issue generates plenty of controversy in the Sys' regular family discussions. The elder Sy says he wants to go slow in hiring outsiders. After all, kin can be counted on for their loyalty – not like strangers, who have their own agendas and who can easily be "pirated" by their competitors.

But his children disagree. They now feel that the business has become too large for just a few people to manage. Now, they have no choice but to delegate more work and more responsibility to non family members, which is why for several years already the day-to-day management of SM's department stores and malls has been handed off to recruits, and professionals now assist in financial decisions. This move necessitated a new process – twice-monthly executive meetings to discuss the business with its top people.

It was 1936 when Henry Sy left Jinjiang, a town near Xiamen in China, for the Philippines to join his father, the proprietor of a tiny grocery store in Manila. Even then, the 12 year old already knew the meaning of sacrifice: he had to clear the store

counter every night just so he could have a place to sleep. In the 1950s, Sy peddled cheap American shoes in his own Manila store, whose brass cash register today sits in a corner of his office as a reminder of his earlier struggles.

Sy branched out into department stores in the late 1950s and supermarkets in the 1970s. But his big break came in 1985, when he opened his first "supermall" in Quezon City, heralding the era of clean, air-conditioned, modern shopping venues. To say that this new store style changed people's lifestyles and habits would be a gross understatement.

Having managers with personal stakes in the company's success gives SM its backbone. When they reached the age of 13, his children were put to work stocking shelves and manning cash registers. But the new generation of Sys also want the opportunity to enjoy their success. Another new trend – Sy's children don't put as much pressure on their own kids to join the family business. This comes with the evolution of the business, Tessie states. As a matter of fact, the Sy children note, when the elder Sy retires they'll run the company by committee.

Still, the Sys worry that in adopting these changes something important might get lost. Tessie, who is expected by many to take the helm soon, hopes for a "continuity of culture," in which SM retains this "family spirit" even as their family's role in it diminishes.

Source: Time Magazine article written by Michael Schuman and printed in February 23, 2004 (Vol. 163 / No. 7)

Tony Tan Caktiong:

2004 Entrepreneur of the Year and acknowledged "Master Entrepreneur" when it comes to practicing the philosophy of "good food, family and happiness," Tony Tan Caktiong had initially envisioned an ice cream parlor when he founded Jollibee in 1975. His decision to add additional dishes such as hamburgers, French fries, spaghetti and fried chicken was a response to the current market desire – customers were always looking for other food items besides ice cream. Pretty soon, the hot meals were outselling the frozen delights.

And the success of Jollibee soon became akin to a runaway train. 1978 saw Jollibee having 7 branches; now, it has more than 1000 outlets in 7 countries and employs around 25,000 people. Tony Tan Caktiong credits good food, humility, and a sense of family for his and his company's tremendous success. In fact, the "bee" in the company name symbolizes exactly that – family, hard work, teamwork. The "jolly" stands for his belief that people should be happy with their work in order to enjoy it.

Caktiong places great stock on an entrepreneur's capacity to read market trends, anticipate changes in customer needs, and provide the desired products. They did exactly all these when Jollibee decided it would focus on providing meals that capture the "Filipino taste."

Setting up Jollibee was also a major risk. When the Caktiongs learned that the Number One fast food chain in the world was making an entry in the Philippines, they knew that only two choices were left to them: to be a franchise of the global brand or to stand on their own. Lucky for them they chose

the latter option, for today Jollibee is the undisputed leader in the local fastfood industry. Jollibee commands a 65% share of the Philippine fast food market, leading in three major segments -- Jollibee in chicken and burgers; Chowking (a subsidiary) in oriental fast food; and Greenwich (another subsidiary) in pizza and pasta.

Jollibee is also one of the largest franchising networks in the Philippines. This is due mainly to Caktiong's persistent drive to innovate, to look ahead, and to learn from other companies' successes and mistakes.

Caktiong has also set his sights on neighboring countries. He quite is upbeat about doing business in China and Indonesia and Jollibee will soon be exploring opportunities in the Japanese dining segment. A ground-breaking, albeit unsuccessful, venture in the Middle East is also valued by Caktiong for the important lessons it taught him. These "lessons" apparently never go to waste judging from the numerous awards bestowed on him by business organizations and management institutes.

"If you take care of your people, they will take care of you," Caktiong states simply. Employees, customers, suppliers, franchisees, shareholders, and the general public comprise this big jolly family, and Caktiong is forever asking himself the question, "how can we make our people happy?"

One thing that definitely made Caktiong very happy was Jollibee's recent announcement, on September 21, 2007, of its successful purchase of the Chinese restaurant chain Hongzhuangyuan (which has 33 branches in Beijing) for US \$50.5 million. This was the latest overseas expansion by Jollibee since its 2004 acquisition of Shanghai-based food chain, Yonghe King, for US \$22.5 million. These latest acquisitions effectively place over 1,385 hamburger, pizza, baked goods and Chinese food restaurants in the Philippines under Jollibee's control plus an additional 200 similar restaurants in other countries.

Needless to say, everyone in Team Caktiong will be "as busy as a bee" for years to come.

Session 2: Emotional Quotient (EQ) and Ten Habits

Aims

This session aims to:

- Generate the EQ of each individual;
- Gather initial feedback from the participants regarding what EQ is;
- Emphasize the importance of the "10 Spheres of EQ."

Outcomes of the Session

At the end of the session, the participant will be able to realize that:

- Emotional Quotient means the following:
 - a. The ability to sense, understand and effectively apply the power and acumen of emotions as a source of human energy, information and influence; and,
 - b. The ability to manage ourselves and our relationships effectively.
- Having a good EQ creates positive outcomes for your enterprise because it allows you to have a better feel for the market and for your people
- The model for improving your emotional quotient is:
 - a. Emotions Ability (recognizing how you and others feel)
 - b. Emotional Facilitation Ability (generate emotion, reason, and think with these emotions)
 - c. Understanding Emotion Ability (understanding people's emotions and their causes)
 - d. Managing Emotions Ability (allows you to harness the power of your emotions towards making effective decisions and choices)
- The steps to this are the following:
 - a. Know yourself
 - i. Know who you are: your thoughts, feelings, etc.
 - ii. Build emotional literacy
 - iii. Recognize behavior patterns

- b. Choose yourself
 - i. Skill to re-evaluate, direct and transform yourself
 - ii. Apply consequential thinking
 - iii. Evaluate and re-choose
 - iv. Motivate yourself and others
 - v. Choose to be optimistic
- c. Give yourself
 - i. Enlarge, direct and make sense of your life
 - ii. Create empathy
 - iii. Commit to noble goals

Estimated Time:

Three (3) Hours

Preparation

Do some background reading/research regarding the topic of Emotional Quotient and study the attached examination form. Select a group of facilitators to assist you in facilitating the exam. These facilitators shall each handle 10 OSYs, at most, per group. Group exams will be done by everyone answering each question at the same time.

Method and Materials

The Exam and Input Discussion Activity builds on the points mentioned in the Deepening Part of this session. The first activity requires distributing copies of the EQ exam as well as an understanding of each and every question in the questionnaire. During this activity you, as facilitator, are suppose to work with a selected number of OSYs as they complete the exam.

The second activity calls for an input discussion using the Points made in the Deepening Part of the module. For inputs, you can either use the “Chalk Talk” method or prepare slides using the deepening activity as basis for content.

Activity 1: Taking the EQ Exam (2 hours)

1. Start the session by reminding everybody that the exam has no “right” or “wrong” answers - only “their” answers. As such instruct them to answer as truthfully as possible without thinking too hard about what their answer will be.
2. Divide the participants into groups of ten and allow each group to pick their own corner of the room. Ensure that each group has a table and chairs for their exclusive use.
3. Assign a facilitator to each group and explain the following instructions for answering the EQ Exam:
 - a. The facilitator will first read the question to ensure that the participant OSYs understand the context of the item.
 - b. The participants will then answer the question by encircling the answer that best represents his/her answer on the sheet provided them.
 - c. The group then moves to the next question.
4. After all the questions have been answered, assist the OSYs in scoring their exams by instructing them to do the following:
 - a. On each scale, add up the numbers circled in each vertical column and place the total at the bottom of that column. Then add all the column totals together to get your Total Score for that scale. Write that total in the large circle.
 - b. Directly above the circle is a ruler with four levels. Your score will fall within the ranges of one of these four levels. Locate the level your score falls into. Fill in the dot within that level (please refer to the example provided). This will then help you plot your position on the EQ Map Scoring Grid

- c. Transfer your scores from each scale of the questionnaire onto the EQ Map Scoring Grid to give you an overall picture
- d. Instruct the group to wait for the plenary to get the explanation of the results of their test

Activity 2: Interpreting the Exam and the Emotional Quotient (1 hour)

1. Discuss the previous input on “Emotional Quotients” and on the interpretation of exam results.
2. Solicit feedback on the input and write the points on the board.
3. Summarize all the points mentioned and thank OSYs for their participation.

Deepening

Emotional Quotient/Intelligence and Interpreting your Exam Scores

Begin by defining “Emotional Quotient or Intelligence” as being:

- The ability to sense, understand and effectively apply the power and acumen of emotions as a source of human energy, information and influence;
- The ability to manage ourselves and our relationships effectively; and,

- The capacity to create positive outcomes in our relationships with others and with ourselves

Emotional Intelligence consists of the following Four Fundamental Capabilities and their integral components and/or observable traits:

Self Awareness

- Emotional Self Awareness: the ability to read and understand your emotions as well as recognize their impact on your work performance, relationships and the like

- Accurate Self Assessment: a realistic evaluation of your strengths and limitations
- Self Confidence: a strong and positive sense of self worth

Self Management

- Self Control: the ability to keep disruptive emotions and impulses under control
- Trustworthiness: a consistent display of honesty and integrity
- Conscientiousness: the ability to manage yourself and your responsibilities
- Adaptability: skills at adjusting to changing situations and overcoming obstacles
- Achievement Orientation: the drive to meet and maintain internal standards of excellence
- Initiative: a readiness to seize opportunities

Social Awareness

- Empathy: skills for sensing other people's emotions, understanding their perspective and taking an active interest in their concerns
- Organizational Awareness: the ability to read the currents of organizational life, build decision networks and navigate its politics
- Service Orientation: the ability to recognize and meet customer's needs

Social Skills

- Visionary Leadership: the ability to take charge and inspire with compelling vision
- Influence: the ability to wield a range of persuasive tactics
- Developing Others: the propensity to bolster the abilities of others through feedback and guidance
- Communication: skills at listening and at sending clear, convincing and well tuned messages
- Change Catalyst: the ability to de-escalate disagreements and orchestrate resolutions
- Building Bonds: proficiency at cultivating and maintaining a web of relationships
- Teamwork and Collaboration: competence at promoting cooperation and building teams

As such EQ is not about being nice all the time: it's about being honest and direct. Nor is it about being "touchy-feely": it's about being aware of your feelings. Finally EQ is not about being emotional: it's being smart about your emotions.

Let us go to interpreting the exam results. There are 21 strands we seek to understand in Emotional Intelligence. These strands are clustered into 5 areas. Of these 5 areas, two directly relate with Emotional Intelligence. The clustered areas and their strands are the following:

1. **Current Environment:** Life Events, Work Pressure and Satisfaction, and Personal Pressure and Satisfaction
in this aspect you can change jobs, change your outlook, change routines or remove job dissatisfiers.
2. **Literacy:** Emotional Self Awareness, Emotional Expression and Emotional Awareness of Others
3. **Competencies:** Intentionality, Creativity, Resilience, Interpersonal Connections, Constructive Discontent
4. **Values and Beliefs:** Compassion, Outlook, Intuition, Trust Radius, Personal Power and Integrity
5. **Outcomes:** General Health, Quality of Life, Relationship Quotient, Optimal Performance

Let us now evaluate your answers by looking at whether you got high or low scores for each of the 21 strands. Discuss also what one can do to improve low scores:

1. **Life Events.** Do you let work and personal events cause you unnecessary distress? If you got a high score here, that means yes, you do. If you got a low score, that means no, you don't. In order to improve your score, learn to assess "true" impacts and to dissociate oneself from the situation.
2. **Work Pressures and Satisfaction.** Do you feel satisfied with your work or does it cause you distress? If you have a high score then yes, you're satisfied. If you have a low score then, no, you're not satisfied. In fact you can even be distressed. In order to improve your score
3. **Personal Pressures and Satisfaction.** Do you feel satisfied with your personal life or does it cause you distress? If you have a high score, then yes you're satisfied. If you have a low score, no you're not satisfied (or are probably even distressed). In order to improve in this aspect, change your outlook in life, think positive and work on improving your relationships.
4. **Emotional Self Awareness.** Are you in touch with your "emotional side"? If you have a high score - yes you are in touch. If you have a low score - no you are not. In order to improve in this aspect, connect with yourself, be conscious about how you're feeling, and name your feeling and know why you're feeling it.
5. **Emotional Expression.** Can you express your emotions? If you have a high score - yes, you can. If you have a low score - no you can't. In order to improve, practice opening up (start with intimate friends) and don't be shy.
6. **Emotional Awareness of Others.** Can you feel what others feel? If you have a High score - yes. If you have a low score - no. In order to improve, practice empathy; practice reading face and body language and listen!
7. **Intentionality.** Do you get things done once you set out to do them? Are you focused? If you got a high score - yes. If you got a low score - no. In order to improve, practice your

- focus and make a plan or a "to-do" list and follow them through.
8. **Creativity.** Can you be creative when necessary? A high score means yes while a low score means no. In order to improve, practice, accept ideas from your right brain! And break traditional/conventional thinking.
 9. **Resilience.** Do you have the ability to recover from adverse situations? If you have a high score - yes you are capable. If you have a low score - no you are not capable. To improve, work on improving your adversity quotient.
 10. **Personal Connections.** Do you have the ability to properly relate with other individuals? A high score means yes while a low score means no. In order to improve your score here, practice relating with other people. Don't be afraid to show your emotions and let others be part of your circle of trust.
 11. **Construction Discontent.** Do you have the ability to initiate positive action? If you have a high score - yes you are able. If you have a low score - no you are incapable. In order to improve, be proactive, learn how to accept constructive criticism, speak your mind, contribute to group discussions, and learn to focus more on problems and not people.
 12. **Compassion.** Do you have the ability to put yourself in other people's shoes? If you have a high score this means yes. If you have a low score this means no. In order to improve, learn to empathize and be considerate.
 13. **Outlook.** Do you possess a positive outlook in life? If you have a high score this means yes and if you have a low score this means no. In order to improve, change your general outlook in life. Learn to live life one day at a time since all adversities will eventually pass.
 14. **Intuition.** Do you have a strong intuition? If you have a high score this means yes. If you have a low score, this means no. In order to improve, listen to your "inner voice" and learn to visualize.
 15. **Trust Radius.** Do you generally trust the people around you? If you have a high score this means yes. If you have a low score this means no. In order to improve, change your outlook towards people.
 16. **Personal Power.** Do you feel you can influence the outcomes of situations? If you have a high score this means yes. If you have a low score this means no. In order to improve, be proactive and think positively
 17. **Integrity.** Do you have integrity? If you have a high score this means yes. If you have a low score this means no. In order to improve, change your outlook, be true and honest to yourself and to others, and make an effort to be truthful.
 18. **General Health.** Are you feeling any physical manifestations of health problems? If you have a high score, this means you are feeling health problems. If you have a low score - no you are not feeling health problems. In order to improve, start leading a healthier lifestyle.

19. **Quality of Life.** Are you generally satisfied with your life? If you have a high score this means yes, you are. If you have a low score this means no, you are not. In order to improve, be more positive and optimistic, live for the moment and learn to celebrate life's little victories.

20. **Relationship Quotient.** Are you satisfied with your relationships with other individuals? If you have a high score, this means yes. If you have a low score, this means no. In order to improve, practice developing deeper relationships with your friends.

21. **Optimal Performance.** Are you satisfied with your entire performance? If you have a high score, this means yes. If you have a low score, this means no. In order to improve, always do the best you can do!

In order to master your Emotional Quotient you can use this framework using the **Mayer-Salovey Model**, which lets you work on 4 important aspects:

- **Identify Emotions** – ability to recognize how you and others feel
- **Emotional Facilitation** – ability to generate emotion and reason and to think with these emotions
- **Understand Emotions** – ability to understand other people's emotions and what causes them
- **Managing Emotions** – ability to harness the power of your emotions in order to make effective decisions and choices

The next process is to do the following steps:

- 1) **Know Yourself:** know who you are – your thoughts, feelings, etc. Do this by building emotional literacy and recognizing behavior patterns.
- 2) **Choose Yourself:** this requires the skill to reevaluate, direct and transform one's self. Do this by applying consequential thinking, after which you can evaluate and re-choose, motivate yourself and others, and choose to be optimistic.
- 3) **Give Yourself:** enlarge, direct and make sense of your life. Do this by creating empathy and committing to noble goals.

Finally, commit yourself to following these “**10 Habits of High-EQ People**”

1. Labeling one's feelings instead of people or situations
2. Distinguishing between thoughts and feelings
3. Taking responsibility for one's feelings
4. Using one's feelings to help in making decisions
5. Showing respect for other people's feelings
6. Feeling energized, not angry
7. Validating other people's feelings
8. Practicing getting positive values from negative emotions
9. Avoiding advising, commanding, controlling, criticizing, judging or lecturing others
10. Avoiding people who invalidate one's self or don't respect one's feelings

Anyone can become angry – that is easy. But to be angry with the right person, the right degree at the right time, for the right purpose, and in the right way – that is not easy.

- ARISTOTLE, The Nicomachean Ethics

Session 3: Adversity Quotient and the AQ Exam

Aims

This session aims to:

- Generate the AQ of each participant;
- Get initial feedback from the OSYs on what AQ is;
- Emphasize the importance of having a high CORE (Control-Origin/Ownership-Reach-Endurance) and of improving AQ through “LEAD”

Outcomes of the Session

At the end of the session, the OSYs will be able to realize that:

- Adversity Quotient can be defined as how one withstands adversity and one’s ability to surmount it
- One’s AQ has four dimensions (CORE):
 - o Control - How much control do you “perceive” to have over an adverse event?
 - o Origin and Ownership - “Who or what was the origin of this adversity and to what degree do I own the outcomes of this adversity?”
 - o Reach - “How far will this adversity reach into the other areas of my life?”
 - o Endurance - “How long will this adversity last and how long will the source of adversity last?”

- To improve one's AQ apply LEAD or:
 - o Listen to your CORE Response. Ask yourselves: Was it high or low AQ? And What CORE dimensions did you hear in your response?
 - o Establish Accountability. Ask the question: What aspect of the situation do you have accountability over?
 - o Analyze the Evidence. Ask the questions: What evidence suggests that this is already out of control? What evidence suggests that this will be far reaching? And what evidence suggests that this will last a long time?
 - o Do Something. Ask the questions: What can you do to have more control? What can you do to limit the reach of the effects of this adversity? What can you do to get past this adversity?
- Remember, one is not born with one's AQ! We can all improve our current AQs and a high AQ is an important component of the entrepreneurial mindset.

Estimated Time:

Three (3) Hours

Preparation

Do some background reading/research on the topic of "Adversity Quotient" and study the attached exam. Select a group of facilitators to assist you in facilitating the exam. These facilitators shall each handle 10 OSYs, at most, per group. Group exams will be done by everyone answering each question at the same time.

Method and Materials

The Exam and Input Discussion Activity builds on the points mentioned in the Deepening Part of this session. The first activity requires distributing copies of the AQ exam as well as an understanding of each and every question mentioned in the questionnaire. During this activity you, as facilitator, are supposed to work with a selected number of OSYs as they complete the exam.

The second activity calls for an input discussion using the Points made during the Deepening Part of the module. For inputs, you can use either the “Chalk Talk” method or prepare slides using the deepening activity as the basis for content.

Activity 1: Taking the AQ Exam (2 hours)

To be able to access and use the AQ Exam, please contact Mr. Paul Stoltz at Paul@Speaklearning.com.

1. Start the session by reminding everybody that the exam has no “right” or “wrong” answers - only “their” answers. As such instruct them to answer as truthfully as possible without thinking too hard about what their answer will be.
2. Use the same groups of ten and allow each group to pick their own corner of the room, which should have a table and the necessary chairs for their use.
3. Assign a facilitator to each group and explain the following instructions for answering the AQ Exam:
 - a. The facilitator will first read the question to ensure that the participant OSYs understand the context of the item.
 - b. The participants will then answer the question by encircling the answer that best represents his/her answer on the sheet provided them.
 - c. The group then moves to the next question.

4. After all the questions have been answered, assist the OSYs in scoring the exam by instructing them to do the following:
 - a. You will notice the following letters (C, Or, Ow, R, E) next to each question where you circled a response. Some have plus signs, others have minuses. Since we are most concerned with your responses to adversity you will only be scoring those answers with minus signs next to them. These are the “adverse events,” and only these are listed in order on the worksheet provided on the next page.
 - b. In the worksheet, insert your responses in the blanks next to the number for each event
 - c. Follow the sequential instructions on the worksheet to calculate your CORE2 dimensions and your Overall AQ
 - d. Instruct the group to wait for the plenary for the explanation of the results of their test

Activity 2: Interpreting the Exam Results and the Adversity Quotient (1 hour)

1. Discuss the Input on “Adversity Quotient” and the Interpretation of the Exam Results.
2. Solicit feedback regarding the input and write the points on the board
3. Summarize all the points mentioned and thank the OSYs for their participation

Deepening

The Adversity Quotient can be defined as how one person withstands adversity and what his ability to surmount it is. Therefore, a person with a high AQ:

- is resilient in face of adversity
- is a top performer and sustains high performance levels
- is authentically optimistic
- takes necessary risks
- thrives on change
- remains healthy, energetic and full of vitality
- takes on difficult and complex challenges
- perseveres
- innovates in order to find solutions
- is an agile problem solver and thinker
- Learns, grows and improves

On the other hand, a low AQ person:

- gives up easily
- becomes overwhelmed
- becomes depressed

- doesn't tap his/her full potential
- feels helpless
- suffers illness
- gets mired in problems
- avoids challenging jobs and situations
- leaves good ideas and tools unused

The scores are divided into the following categories with their accompanying observable traits:

High AQ (178 – 200)

- Setbacks for them are likely to be short-lived and contained
- They demonstrate strong accountability in dealing with difficult situations
- Are often agile problem-solvers

Moderately High AQ (161-177)

- Remains resilient and preserved when faced with challenges
- There are moments when adversity piles up and becomes a burden

Moderate AQ(135-160)

- Fares well in many difficult situations
- When adversity mounts, this person may become fatigued and wear down easily
- Can become demoralized or overwhelmed at times

Moderately Low AQ(118 to 134)

- Handles some setbacks well enough
- May suffer unnecessarily as their world becomes increasingly complex, chaotic and challenging

The Adversity Quotient is composed of Four Dimensions:

- Control:** how much control do you “perceive” to have over an adverse event?
- Origin and Ownership:** who or what was the origin of the adversity and to what degree do I own the outcomes of the adversity?
- Reach:** how far will the adversity reach into the other areas of my life?
- Endurance:** how long will the adversity and its source last?

Given these components, there are Ten Ways to strengthen your CORE; they are:

1. Be a detective - look for an aspect you can control
2. Be a lawyer - when people say nothing can be done, find ways to prove them wrong!
3. Be a judge - consider evidence objectively and make decisions based on facts
4. Be a pioneer - be the first to take ownership and declare accountability and action
5. Be an opportunist - after a certain situation, ask yourself what will happen next and act on those outcomes that you have ownership over
6. Be a firefighter - when adversity strikes, contain the blaze!
7. Be a surgeon - as difficulties arise, prevent them from bleeding into other aspects of your life
8. Be a visionary - no matter what the difficulty, imagine life after that difficulty passes
9. Be an accountant - make an “adversity balance sheet” and on the asset side, list situations that you have control over. **INCREASE YOUR ASSETS!**
10. Be a catalyst - take even the smallest constructive action to regain control of the situation, take ownership, limit the reach of the adversity and increase one’s endurance.

Another way is to follow the LEAD Framework in strengthening your AQ:

- Listen to your CORE Response and ask the following questions: Was it high or low AQ? What CORE dimensions did you hear in your response?
- Establish Accountability and ask yourself the question, "What aspect of the situation do you have accountability over?"
- Analyze the Evidence by asking the following questions: What evidence suggests that this situation will be out of control? What evidence suggests that this will be far reaching? What evidence suggests that this will last a long time?
- Do Something. What can you do to have more control? What can you do to limit how far adversity reaches? What can you do to get past this adversity?
- Remember, we are not born with our current AQ! Our AQ is something we can improve and having a High AQ is an important component of the entrepreneurial mindset.

Session 4: Enneagram and the Nine (9) Personalities

Aims

This session aims to:

- assess the participants' propensity to become successful entrepreneurs
- determine the participants' Enneagram personalities

Outcomes of the Session

At the end of the session, learners will be able to realize that:

- There are Nine Personality Types in the Enneagram and these are:
 - o Type One - The Perfectionist aka The Reformer
 - o Type Two - The Helper

- o Type Three – The Achiever
- o Type Four - The Romantic aka The Individualist
- o Type Five - The Observer aka The Investigator
- o Type Six - The Questioner aka The Loyalist
- o Type Seven - The Adventurer aka The Enthusiast
- o Type Eight- The Asserter aka The Challenger
- o Type Nine - The Peacemaker
- Each personality type has its best and worst sides. Knowing this and how to get along with each personality strengthens one's mastering of self.
- An Entrepreneur has the characteristics of a Performer – competitive and efficient, an Epicure – Sensual and Cheery, and a Boss – takes charge and loves a good fight. Specifically, these traits can be seen in Personality Types Three, Seven and Eight.

Estimated Time:

Three (3) Hours

Preparation

Do some background reading/research regarding Enneagrams and study the attached examination form. Select a group of facilitators to assist you in facilitating the exam. These facilitators shall each handle 10 OSYs, at most, per group. Group exams will be done by everyone answering each question at the same time.

Method and Materials

The Exam and Input Discussion Activity builds on the points made during the Deepening Part of this session. The first activity requires distributing copies of the Enneagram exam as well as an understanding of each and every question mentioned in the questionnaire. During this activity you, as facilitator, are supposed to work with a selected number of OSYs as they complete the exam.

The second activity calls for an input discussion using the Points in the Deepening Part of the module. For inputs, you can use either the “Chalk Talk” method or prepare slides using the deepening activity as the basis for content.

Activity 1: Taking the Enneagram Exam (2 hours)

1. Start the session by reminding everybody that the exam has no “right” or “wrong” answers - only “their” answers. As such instruct them to answer as truthfully as possible without thinking too hard about what their answer will be.
2. Use the same groups of ten and allow each group to pick their own corner of the room, which should have a table and the necessary chairs for their use.
3. Assign a facilitator to each group and explain the following instructions for answering the Enneagram Exam:
 - a. The facilitator will first read the question to ensure that the participant OSYs understand the context of the item.
 - b. The participants will then answer the question by checking if the situation presented best represents what s/he is currently experiencing/feeling/thinking
 - c. The group then moves to the next question.
4. After all the questions have been answered, assist the OSYs in scoring their exam by instructing them to do the following:
 - a. Count the number of questions or situations one has checked and place the total amount at the bottom of each sheet
 - b. Instruct the group to wait for the plenary for the explanation for the results of their test.

Activity 2: Interpreting the Exam Results and the Enneagram (1 hour)

1. Discuss the Input on “Enneagrams” and the Interpretation of the Exams.
2. Solicit feedback regarding the input and write the points on the board
3. Summarize all the points mentioned and thank the OSYs for their participation

Deepening

The Enneagram:

Renee Baron authored the test as captured in her books “The Enneagram Made Easy,” “Are you My Type,” “Am I Yours,” and “The Four Temperaments What Type Am I.” You may email Ms. Baron at reneebaron@hotmail.com, www.reneebaron.com

From one point of view, the Enneagram can be seen as a set of nine distinct personality types, with each number on the Enneagram denoting one type. It is common to find a little of yourself in all nine types, although one of them should stand out as being closest to yourself. This is your basic personality type.

Everyone emerges from childhood with one of the nine types dominating their personality, with inborn temperament and other pre-natal factors being the main determinants of our type. This is one area where almost all major Enneagram authors agree—we are born with a dominant type. Subsequently, this inborn orientation largely determines the ways

in which we learn to adapt to our early childhood environment. It also seems to lead to certain unconscious orientations toward our parental figures, but why this is so, we still do not know. In any case, by the time children are four or five years old, their consciousness has developed sufficiently to have a separate sense of self. Although their identity is still very fluid, at this age children begin to establish themselves and find ways of fitting into the world on their own.

Thus, the overall orientation of our personality reflects the totality of all childhood factors (including genetics) that influenced its development. Let us now go through all nine personalities:

1. Personality Type One – The Perfectionist aka The Reformer
 - a. the Rational, Idealistic Type: Principled, Purposeful, Self-Controlled, and a Perfectionist. This person has the Basic

- Fear of being corrupt/evil and defective and possesses the Basic Desire to be good, to have integrity, to be balanced
- b. at their best, they are Ethical, Reliable, Productive, Wise, Idealistic, Fair, Honest, Orderly, and Self-disciplined
 - c. at their worst, they are Judgmental, Inflexible, Dogmatic, Obsessive-compulsive, Critical of others, Overly serious, Controlling, Anxious and Jealous
 - d. Famous Type One personalities: Mahatma Gandhi, Hilary Clinton, John Paul II, Martha Stewart, Ralph Nader, Katherine Hepburn, Harrison Ford, Vanessa Redgrave, Jane Fonda, Meryl Streep, George Harrison, Céline Dion, Joan Baez, George Bernard Shaw, Michael Dukakis, Margaret Thatcher, Rudolph Giuliani
 - e. How to get along with Type Ones:
 - i. Take one's share of responsibility
 - ii. Acknowledge their achievements
 - iii. Reassure them that they're doing fine.
 - iv. Tell them that you value their advice
 - v. Be fair and considerate because they are.
 - vi. Apologize if you were thoughtless.
 - vii. Encourage them (gently) to lighten up.
2. Personality Type Two – The Helper
 - a. the Caring, Inter-personal Type: Generous, Demonstrative, People-Pleasing, and Possessive with the Basic Fear of being unwanted, unworthy of being loved and possessing the Basic Desire to feel loved
 - b. at their best they can be Ethical, Reliable, Productive, Wise, Idealistic, Fair, Honest, Orderly, Self-disciplined,
 - c. at their worst they can be Martyr-like, Indirect, Manipulative, Possessive, Hysterical, Overly accommodating, Overly demonstrative
 - d. Famous Type Two personalities: Mother Teresa, Barbara Bush, Eleanor Roosevelt, Monica Lewinsky, Bill Cosby, Barry Manilow, Lionel Richie, Kenny G., Luciano Pavarotti, Martin Sheen, Alan Alda, Bishop Desmond Tutu,
 - e. How to get along with Type Twos:
 - i. Tell them that you appreciate them. Be specific
 - ii. Share fun times with them.
 - iii. Take an interest in their problems.
 - iv. Let them know that they are important and special to you.
 - v. Be gentle if you decide to criticize them.

3. Personality Type Three – The Achiever

- a. the Success-Oriented, Pragmatic Type: Adaptable, Excelling, Driven, and Image-Conscious with the Basic Fear of being worthless and possessing the Basic Desire to feel valuable and worthwhile
- b. at their best they are Optimistic, Confident, Industrious, Efficient, Self-propelled, Energetic, Practical
- c. at their worst they are Deceptive, Narcissistic, Pretentious, Vain, Superficial, Vindictive, Overly Competitive
- d. Famous Type Three personalities: Bill Clinton, Oprah Winfrey, Tom Cruise, Barbra Streisand, Sharon Stone, Madonna, Sting, Paul McCartney, Whitney Houston, Michael Jordan, Sylvester Stallone, Arnold Schwarzenegger
- e. How to get along with Type Threes:
 - i. Leave them alone when they're working.
 - ii. Give them honest but not unduly critical feedback
 - iii. Help keep their environment harmonious and peaceful
 - iv. Don't burden them with negative emotions

v. Tell them you like being around them.

vi. Tell them when you're proud of them.

4. Personality Type Four – The Romantic aka The Individualist

- a. the Sensitive, Withdrawn Type: Expressive, Dramatic, Self-Absorbed, and Temperamental with the Basic Fear that they have no identity or personal significance and possessing the Basic Desire to find themselves and their significance (to create an identity)
- b. at their best they are Warm, Compassionate, Introspective, Expressive, Creative, Intuitive, Supportive, Refined,
- c. at their worst they are Depressed, Self-conscious, Guilt-ridden, Moralistic, Withdrawn, Stubborn, Moody, Self-absorbed
- d. Famous Type Four personalities: Sarah McLachlan, Alanis Morissette, Paul Simon, Jeremy Irons, Joseph Fiennes, Bob Dylan, Miles Davis, Johnny Depp, Anne Rice, J.D. Salinger, Edgar Allan Poe, Annie Lennox, Prince, Michael Jackson
- e. How to get along with Type Fours:
 - i. Give them plenty of compliments.
 - ii. Be a supportive friend or partner.

- iii. Respect them for their special gifts of intuition and vision
 - iv. Let them be when they're melancholic, but try to lighten them up a bit.
 - v. Don't tell them they're too sensitive or over-reacting.
5. Personality Type Five – The Observer aka The Investigator
- a. the Intense, Cerebral Type: Perceptive, Innovative, Secretive, and Isolated with the Basic Fear of being useless, helpless, or incapable and possessing the Basic Desire to be capable and competent and be significant (to create an identity)
 - b. at their best they are Analytical, Persevering, Sensitive, Wise, Objective, Perceptive, Self-contained
 - c. at their worst they are Intellectually arrogant, Stingy, Stubborn, Distant, Critical of others, Unassertive and Negative
 - d. Famous Type Five personalities: Albert Einstein, Bill Gates, Stanley Kubrick, John Lennon, Gary Larson, Bjork, Agatha Christie, Tim Burton, Stephen King, Clive Barker, Trent Reznor, Friedrich Nietzsche, Vincent Van Gogh, Kurt Cobain
 - e. How to get along with Type Fives:
 - i. Be independent: not clingy.
 - ii. Speak in a straightforward, brief manner.
 - iii. Give them time alone to process their feelings
 - iv. If they seem aloof or distant, it may be that they are uncomfortable.
 - v. Make them feel welcome but not too intensely for they may doubt your sincerity
 - vi. Don't come on like a bulldozer.
6. Personality Type Six – The Questioner aka The Loyalist
- a. the Committed, Security-Oriented Type: Engaging, Responsible, Anxious, and Suspicious with a Basic Fear of being without support and guidance and possessing the Basic Desire to have security and support
 - b. at their best they are Loyal, Likable, Caring, Warm, Compassionate, Witty, Practical, Helpful, and Responsible
 - c. at their worst they are Hyper-vigilant, Controlling, Unpredictable, Judgmental, Paranoid, Defensive, Rigid, Self-defeating, Testy
 - d. Famous Type Six personalities: Princess Diana, George H. W. Bush, Tom Hanks,

Bruce Springsteen, Candice Bergen, Meg Ryan, Helen Hunt, Mel Gibson, Patrick Swayze, Julia Roberts, Phil Donahue, Jay Leno, John Goodman, Diane Keaton, Woody Allen, David Letterman, Tom Clancy, J. Edgar Hoover, Richard Nixon

e. How to get along with Type Sixes:

- i. Be direct and clear.
- ii. Listen to them carefully
- iii. Don't judge them for their anxiety.
- iv. Work things through them.
- v. Reassure them that everything's OK between you.
- vi. Laugh and make jokes with them.
- vii. Gently push them towards new experiences
- viii. Try not to overreact to their overreacting.

7. Personality Type Seven – The Adventurer aka The Enthusiast

- a. the Busy, Fun-Loving Type: Spontaneous, Versatile, Acquisitive, and Scattered with the Basic Fear of being deprived and in pain and possessing the Basic Desire to be satisfied and content (to have their needs fulfilled)

- b. at their best they are Fun-loving, Spontaneous, Imaginative, Productive, Enthusiastic, Quick, Confident, Charming, Curious

- c. at their worst they are Narcissistic, Impulsive, Unfocused, Rebellious, Undisciplined, Possessive, Manic, Self-destructive, Restless
- d. Famous Type Seven personalities: John F. Kennedy, Benjamin Franklin, Leonardo DiCaprio, Kate Winslet, Elizabeth Taylor, Wolfgang Amadeus Mozart, Steven Spielberg, Robin Williams, Jim Carey, Mike Myers, Cameron Diaz, Bette Midler, Chuck Berry, Elton John, Mick Jagger, Gianni Versace, Liza Minelli, Joan Collins, Sarah Ferguson, Larry King, John Belushi

e. How to get along with Type Sevens:

- i. Give them companionship, affection and freedom
- ii. Engage them in stimulating conversation and laughter
- iii. Appreciate their grand visions and listen to their stories
- iv. Don't try to change their style. Accept them as they are.
- v. Be responsible for yourself. They dislike clingy or needy people.
- vi. Don't tell them what to do.

8. Personality Type Eight – The Asserter aka The Challenger

- a. the Powerful, Dominating Type: Self-Confident, Decisive, Willful, and Confrontational with the Basic Fear of being harmed or controlled by others and possessing the Basic Desire to protect themselves (to be in control of their own life and destiny)
- b. at their best they are Direct, Authoritative, Loyal, Energetic, Earthy, Protective, Self-confident
- c. at their worst they are Controlling, Rebellious, Insensitive, Domineering, Self-centered, Skeptical, Aggressive
- d. Famous Type Eight personalities: Martin Luther King, Jr., Franklin Roosevelt, Lyndon Johnson, Mikhail Gorbachev, Pablo Picasso, Sean Connery, Susan Sarandon, Glenn Close, John Wayne, Charlton Heston, Lee Iacocca, Donald Trump, Frank Sinatra, Bette Davis, James Brown, Chrissie Hynde, Courtney Love, Sigourney Weaver, Fidel Castro, and Saddam Hussein.
- e. How to get along with Type Eights:
 - i. Stand up for yourself... and for them.
 - ii. Be confident, strong and direct.
 - iii. Don't gossip about them or betray their trust.

- iv. Be vulnerable and share your feelings.
- v. Give them space to be alone.
- vi. Acknowledge the contributions that they make.
- vii. They often speak in an assertive way. Don't take it personally.
- viii. When they scream, curse and stomp around, try to remember that's just the way they are.

9. Personality Type Nine – The Peacemaker

- a. the Easygoing, Self-Effacing Type: Receptive, Reassuring Agreeable, and Complacent with a Basic Fear of loss and separation and possessing the Basic Desire to have inner stability (peace of mind)
- b. at their best they are Pleasant, Peaceful, Generous, Patient, Receptive, Diplomatic, Open-minded, Emphatic
- c. at their worst they are Spaced-out, Forgetful, Stubborn, Obsessive, Apathetic, Passive-Aggressive, Judgmental, Unassertive
- d. Famous Type Nine personalities: Abraham Lincoln, Carl Jung, Ronald Reagan, Gerald Ford, Queen Elizabeth II, Princess Grace, George Lucas, Walt Disney, John F. Kennedy, Jr., Sophia Loren, Geena Davis, Lisa Kudrow, Kevin Costner, Keanu Reeves, Woody Harrelson, Ron Howard,

Matthew Broderick, Ringo Starr, Whoopi Goldberg, Janet Jackson

e. How to get along with Type Nines:

- i. They don't like expectations or pressure.
- ii. They like to listen and to be of service but do not take advantage of this.
- iii. Listen until they finish, even if they meander a bit.
- iv. Give them time to finish things and make decisions.
- v. Ask them questions to help them get clear.
- vi. Tell them when you like how they look.
- vii. Hug them, show physical affection
- viii. They like a good discussion but not a confrontation
- ix. Let them know if you like what they've done or said.
- x. Laugh with them and share in their enjoyment of life.

No one is of a pure personality type. Everyone is a unique mixture of his/her basic type and usually one of the two types adjacent to it on the Enneagram diagram (the wing). Your basic type dominates your

overall personality, while the wing complements it and adds important, sometimes contradictory, elements to your total personality. Let us now look at the wings of the different personalities.

1. Type One – is an Enneagram One with a Nine-Wing: “The Idealist” and Enneagram One with a Two-Wing: “
2. Type Two – is an Enneagram Two with a One-Wing: “Servant” and Enneagram Two with a Three-Wing: “The Host/Hostess”
3. Type Three – is an Enneagram Three with a Two-Wing: “The Charmer” and Enneagram Three with a Four-Wing: “The Professional”
4. Type Four – is an Enneagram Four with a Three-Wing: “The Aristocrat” and Enneagram Four with a Five-Wing: “The Bohemian”
5. Type Five – is an Enneagram Five with a Four-Wing: “The Iconoclast” and Enneagram Five with a Six-Wing: “The Problem Solver”
6. Type Six – is an Enneagram Six with a Five-Wing: “The Defender” and Enneagram Six with a Seven-Wing: “The Buddy”
7. Type Seven – is an Enneagram Seven with a Six-Wing: “The Entertainer” and Enneagram Seven with an Eight-Wing: “The Realist”
8. Type Eight – is an Enneagram Eight with a Seven-Wing: “The Maverick” and Enneagram Eight with a Nine-Wing: “The Bear”
9. Type Nine – is an Enneagram Nine with an

Eight-Wing: "The Referee" and Enneagram Nine with a One-Wing: "The Dreamer"

Last few points regarding the Enneagram:

There is what we call the Integration and Disintegration. There are two lines connected to each type, and they connect with two other types. One line connects with a type that represents how a person of the first type behaves when they feel more secure and in control of a situation. This is called the Direction of Integration.

The other line goes to another type that represents how the person is likely to act if they are under

increased stress and pressure. This second line is called the Direction of Stress or Disintegration.

Different situations will evoke different kinds of responses from your personality. You will respond or adapt in different directions, as indicated by the lines of the Enneagram from your basic type. The patterns of integration are as follows:

- Integration: 1-7-5-8-2-4-1 and 9-3-6-9
- Disintegration: 1-4-2-8-5-7-1 and 9-3-6-9

Session 5: Whole Brain and Self Mastery

Aims

This session aims to:

- Gauge whether the participants possess whole-brain characteristics that are common to successful entrepreneurs
- Determine the learners' degree of Whole-Braininess

Outcomes of the Session

At the end of the session, participants will be able to realize that:

- All people are built to use both sides of their brains but are naturally dominant in one
- Two halves, the left and the right, of the brain have different but overlapping skills or ways of thinking:

- o Left Brain - Positive, Analytical, Linear, Explicit, Sequential, Verbal, Concrete, Rational, Goal-Oriented
- o Right Brain – Intuitive, Spontaneous, Holistic, Emotional, Playful, Non-Verbal, Diffuse, Visual, Symbolic, Artistic, Physical
- The Whole Brain Model popularized by Ned Hermann is a technique that is used for analyzing personal and organizational thinking preferences. The four thinking styles in the are:
 - o Logical: analytical, mathematical, technical and problem solving.
 - o Organizer: controlled, conservative, planned, organized and administrative in nature.
 - o Communicator: interpersonal, emotional, musical, spiritual and the “talker” modes
 - o Visionary: imaginative, synthesizing, artistic, holistic and conceptual modes.

Estimated Time:

Three (3) Hours

Preparation

Do some background reading/research on the Whole Brain Model of Ned Hermann and study the attached exam. Select a group of facilitators to assist you in facilitating the exam. These facilitators shall each handle 10 OSYs, at most, per group. Group exams will be done by everyone answering each question at the same time.

Method and Materials

The Exam and Input Discussion Activity builds on the points mentioned in the Deepening Part of this session. The first activity requires distributing copies of the exam on Brain Hemisphere Dominance and the Test for Assessing Brain Dominance. An understanding of each and every question mentioned in the questionnaire is also required.

During this activity you, as facilitator, are supposed to work with a selected number of OSY as they complete the exams.

The second activity calls for an input discussion using the Points in the Deepening Part of the module. For inputs, you can use either the “Chalk Talk” method or prepare slides using the deepening activity as the basis for content.

Activity 1: Taking the Whole-Brain Exams (the Test for Brain Hemisphere Dominance) and the Test for Assessing Brain Dominance (2 hours)

The Test for Brain Hemisphere Dominance was authored by Richard Gerber of the CEO of Intelegen, Inc and can be reached at Richard@intelegen.com. Please contact info@intelegen.com as well for queries and additional information.

1. Start the session by reminding everybody that the exam has no “right” or “wrong” answers - only “their” answers. As such instruct them to answer as truthfully as possible without thinking too hard about what their answer will be.
2. Use the same groups of ten and allow each group to pick their own corner of the room, which should have a table and the necessary chairs for their use.
3. Assign a facilitator to each group and explain the following instructions for answering the Test for Brain Hemisphere Dominance:
 - a. The facilitator will first read the question to ensure that the participant OSYs understand the context of the item.
 - b. The participants will then answer the question by checking if the situation presented best represents what s/he is currently experiencing/feeling/thinking
 - c. The group then moves to the next question.
4. After all the questions have been answered, assist the OSYs in scoring their exam by instructing them to do the following:

- a. Count the number of questions or situations the OSY has checked and place the total number at the bottom of each sheet
 - b. Instruct the group to wait for the plenary for the explanation of the results of the test
5. Repeat the same instructions for the test for Assessing Brain Dominance.

Activity 2: Interpreting the Exam and the Whole Brain (1 hour)

1. Discuss the Input regarding “Whole Brain” and the Interpretation of the Exams.
2. Solicit feedback on the input and write the points on the board
3. Summarize all the points mentioned and thank the OSYs for their participation

Deepening

Split-brain⁴ is a lay term used to describe the result when the corpus callosum connecting the two hemispheres of the brain is severed to some degree. The surgical operation to produce this condition

is called corpus callosotomy. It is performed rarely, usually as a last resort in otherwise intractable epilepsy: to mitigate the risk of accidental physical

⁴Left Brain, Right Brain, Whole Brain? An examination into the theory of brain lateralization, learning styles and the implications for education (en.wikipedia.org/wiki/Left_brain). Other references of this article include Brain Biology

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Learning Styles and personality types

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injury by reducing the severity and violence of epileptic seizures.

A patient with a split brain, when shown an image in his/her left visual field (that is, the left half of both eyes), will be unable to name what s/he has seen. This is because the speech-control center is in the left side of the brain in most people, and the image from the left visual field is sent only to the right side of the brain. Since the two sides of the brain cannot communicate, the patient cannot name what the right side of the brain is seeing. The person can, however, pick up and show recognition of an object (one within the left overall visual field) with their left hand, since that hand is controlled by the right side of the brain.

Some of the earliest split-brain research was carried out by Roger Wolcott Sperry, and continued when he was joined by Michael Gazzaniga. Results from this research have led to important theories on the lateralization of brain function.

The idea that the left and right hemispheres exhibit different patterns of thought has caught the public attention and have inspired several educational theories, notably "Eight ways of knowing" by David Lazear, and numerous other self-help books. However these theories have also been heavily criticized, and sometimes cast as pop-psychological myths.

Here we will investigate current understanding of left-right brain functioning; look at some of the psychological and educational models that pertain to this school of thought; and examine some of the educational implications. We will also examine the critiques of the theory and a couple of speculative

ideas inspired by techniques in statistics and computer science. We start with a brief look at the brain.

Basic brain biology

A simplified model of the human brain consists of many parts:

- Brain stem, hind brain, mid brain & cerebellum – the most ancient parts, connected to the spine, controls movement, breathing and heartbeats.
- Limbic system – consisting of many specialist organs including the Hypothalamus, Hippocampus (developed in mammals), some memory functions and generation of emotional responses.
- Cerebral cortex – the distinguishing feature of human brains

The cortex is divided into two hemispheres, the left and the right, which are connected by a thick layer of cells called the corpus callosum. Most other parts of the brain are also divided laterally

Each hemisphere of the cortex can further be divided into four lobes:

- Occipital – for visual processing
- Parietal – for movement, orientation, calculation, recognition
- Temporal – for sound and speech processing, aspects of memory

- Frontal – for thinking, conceptualization, planning

The left hand eye is connected to the right hand occipital lobe and vice-versa. The right hand side of the brain also controls the left hand side of the body.

The outer surface of the cerebral cortex, commonly called the grey matter, is made up of the cell bodies many million of neurons, which are the main processing unit of the brain. Below the surface is the white matter, this chiefly consists of dendrites and axons which connect neurons to one another other.

A simplified model of the processing of a neuron is that it receives inputs through its dendrites and depending upon the level of inputs it will fire a signal along its axon. Towards the end of the axon it splits and connects to dendrites of other neurons causing them to fire. While each individual neuron performs a simple processing task, it is the sheer number of neurons that gives the brain its power. More importantly it is the number of connections which relates the way a brain functions to the typical functioning a computer today. The ratio of connections to processing unit, however, is much larger in the brain than in a computer.

The behaviorist work of Pavlov and Skinner led Donald Hebb to develop a model of synapse in 1949 that could account for how associations could be formed. This has become the accepted model and is central to questions on how memories form and learning takes place.

Consider the situation where two incoming neurons (A,B) synapse onto a third (C) and (before

learning) a signal from A will be strong enough to cause C to fire but a signal from B will not. During learning, when both A and B fire together, biochemical processes will strengthen the response to signals from B. After learning a signal from B will be strong enough to cause C to fire. This general model has been confirmed by decades of research in memory. During learning specific cells change their properties which can be morphological changes including growth of new dendritic spines, increase in synapse numbers and dimensions and changes in the electrical properties of a synapse.

We will now examine the theories of how processing in the left and right hand hemispheres differ.

Research into Brain lateralization

Much of the theory of left-right specialization has been developed through examining patients who have had physical defects in one part of the brain. One of the earliest of these investigations was Paul Broca's work in 1861 with a patient nicknamed Tan who had a large cyst in the left hand side of his brain. Tan could only say one word: "Tan", hence the nickname. This indicated that some language functions were concentrated in the left hand side of the brain. Further study of eight patients who all had language problems revealed they also had left hemisphere lesions and the study of left-right specialization was born.

Since Broca's early work there has been much research into the processing of language. Several specific areas of the brain have been identified which play a part in language (for most people these all reside in the left hemisphere).

- Broca's area – plays a part in grammatical processing.
- Wernicke's area – for naming objects (syntactical processing)
- Angular gyri – involved in the recognition of visual symbols
- Supra-marginal gyri

In most (97%) right-handed people language is controlled by the left hemisphere. Left-handers have a more even distribution of language in both hemispheres. In 19%, this is concentrated in the left hemisphere, and in 68% it is concentrated in the right hemisphere; the remaining have language processing in both hemispheres.

Steven Pinker's, "The Language Instinct," gives a good overview of how we process language, the specific roles that certain areas of the brain play, and the types of speech defects that damage to these areas can give rise to. If language is mainly processed on the left of the brain, then what happens on the right hand side, and what functions do the corresponding areas on the right hand side have? Here research has fewer results which are more contentious.

We shall now move onto the split brain research of Dr. Roger W. Sperry. Nobel Prize winner Dr. Sperry's research concentrated on what happens when parts of the corpus callosum, which connects left and right hemisphere, is cut. Some of this work was on animals and some were on human patients who had their corpus callosum cut for medicinal reasons (often to alleviate epilepsy). A typical result

of this research involved presenting an image to the left eye (connected to right hand side of the brain), the patient would be unable to say the name of the object (using language centers in the left hemisphere), but could pick out a similar object with the left hand (right hemisphere).

Perhaps the most intriguing split brain research was on a patient of another pair of split brain researchers, Michael Gazzaniga and Joseph LeDoux. This patient had some limited language facilities in his right brain. This patient showed marked preferences in responses from the two hemispheres. When asked, "What do you want to do?" the left hemisphere replied "draftsman", but the right hemisphere (using scrabble letters) replied "automobile race."

The overall results of Sperry's research can be summarized by his quote: "Everything we have seen indicates that the surgery has left these people with two separate minds. That is, two separate spheres of consciousness."

One particular difference among patients with damage to one side of their brains is how they copy a diagram. A patient with left brain damage will tend to copy the overall outline of a diagram but not the details and a patient with right brain damage will tend to get the details correct but not the overall outline (Carter).

Often the differences are small, but statistically significant. Some of the results also vary for left handed people. Numerous researchers using have confirmed these results using a variety of techniques. Functional brain imaging using EEG and PET scans, which record brain activity while a

Some specific differences between the two hemispheres resulted from this and subsequent research. The matrix below summarizes some of these known differences.	Right Hemisphere	Left Hemisphere
Specialties	<ul style="list-style-type: none"> • Copying of designs • Discrimination of shapes; e.g., picking out a camouflaged object • Understanding geometric properties • Reading faces • Music • Global holistic processing • Understanding of metaphors • Expressing and Reading emotions 	<ul style="list-style-type: none"> • Language skills • Skilled movement • Analytical time sequence processing
Shared	<ul style="list-style-type: none"> • Sensations on both sides of the face • Sounds perceived by both ears • Pain • Hunger • Position 	
Emotions	Negative emotions (fearful mournful feelings)	Positive emotions
Neurotransmitters	Higher levels of norepinephrine	Higher levels of dopamine
Grey Matter to White Matter ratio	More white-matter (longer axons) on the right	More grey-matter (cell bodies) on the left.

patient is performing a particular task, are some of the more modern techniques.

One curious fact is that women tend to have a more active corpus callosum, with 10% more neuron fibers. The level of connection will have a large impact on mental processes.

Due to the controversial nature of this subject, a note on the reference is called for. The above results have been taken from R. Carter's, "Mapping the Mind," pp. 48-61 and Dean Falk's, "Braindance,"

pp. 102-107. Both books are popular science works rather than academic articles. However, both authors seem to present relatively unbiased results of the scientific literature. Carter is a medical writer and she used the assistance of C. Firth, a principal research fellow, as consultant. Dean Falk is a professor at SUNY specializing in neuro-anatomy and biological anthropology.

So far, there are no reliable studies that contradict the above findings. The critiques tend to focus on the interpretations of these results, of which more will follow below.

Grey Matter to White Matter ratios

Of the above results the difference in the ratios of grey matter to white matter in the two hemispheres deserves some more investigation. From a computational point of view the difference in these ratios can partially explain some of the differences in functioning of the two hemispheres.

In the field of computer science different types of processing tasks require different types of architecture. The typical desktop computer will have a single central processing unit (CPU), which will read and write data to and from its memory. The CPU acts in a sequential manner, performing a large number of simple operations one by one at a very fast pace (several orders of magnitude quicker than the human brain). This is an example of an architecture with few connections and a very fast processing unit. This type of computer excels at performing routine processing tasks such as simple mathematical processing. The task of displaying a word processing document can easily be broken down into a sequence of mathematical operations that convert the data in memory into pixels on the screen. However it is poor at other tasks, often those which humans are good at – recognition of speech and images (faces).

The field of Artificial Intelligence has struggled for many years to make progress in these fields. Speech recognition is finally becoming more reliable, and visual recognition is beginning to make progress. For these tasks, a very different type of architecture shows better results. These are often based on Neural Networks which have been heavily influenced by studies on the structure of the human brain and by the Hebb Model of learning in the synapse. The distinguishing feature of this approach

is to have a large number of simpler processors and a very large number of connections between them. Using feedback techniques this type of architecture can be made to learn by strengthening some of the connections between processors and weakening others.

Speech and visual processing are mathematically two very different problems. Speech is a one-dimensional temporal problem whereas vision is a three dimensional spatial problem. Speed of processing is more important for temporal problems, whereas there are more interacting variables in spatial problems and requires tasks like mentally rotating objects. The types of architecture for the two will be different. Speculatively the types of architecture for the two could depend of the ratio of processors to connections with more connections required for the latter; i.e., the type of distinction observed in the different hemispheres. An emerging field is beginning to look at spatial-temporal problems which may require yet another different architecture.

Even more speculative is an evolutionary approach to human brain development. The bi-lateral nature of the cortex perhaps owes most to our evolutionary heritage where the brain has developed from the earlier mammalian brain where there was a direct connection between the left and right hand sides of the body. Now if we have a bi-lateral cortex, there are two main options; either it can be a pair of redundant systems each performing the same task (like the control systems of a passenger airplane), or the two halves can specialize. The cost of redundant systems probably outweighs the advantages indicating a need to specialize. But how to specialize? One very simple way to

achieve this would be to subtly alter the grey matter/white matter ratios and the presentation of neurotransmitters. The results we see in the human brain could be a simple consequence of this specialization with the variations in functions tending to happen in the side most suitable for it.

Learning Styles and Personality

The Whole Brain Model from Ned Herrmann is a technique that is used for analyzing personal and organizational thinking preferences.

People have markedly different ways for perceiving and assimilating information, making decisions, and solving problems. Once an individual understands his/her thinking style preferences, the door is open to improved communication, leadership, management, problem solving, decision making and other aspects of personal and interpersonal development.

The Whole Brain Model is a mental theory that describes our thinking preferences. These are the ways of thinking that satisfies us the most and seems natural for us at this point in our lives. These ways of thinking can change, often as a result of significant emotional experiences, life transitions and other important insights. Thinking preferences describe the patterns of what we prefer to pay attention to and what we don't prefer to pay attention to.

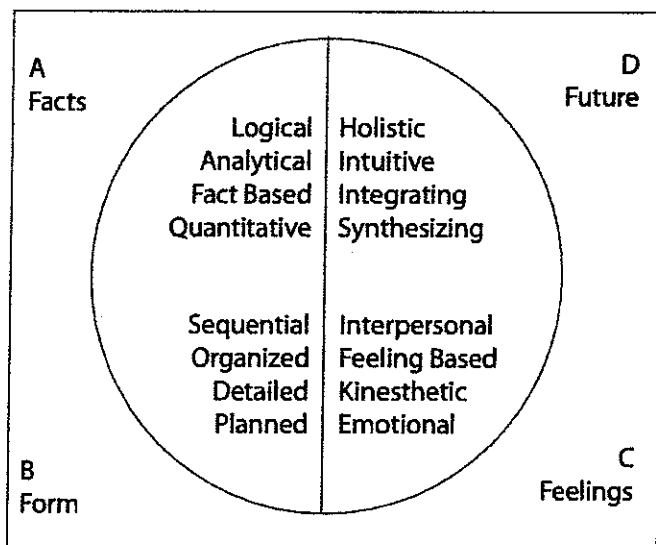
Thinking preferences can be different from our skills or the content of our work, or from our behavior, depending upon the situation. When we think or function differently from our preferences,

even if we have excellent skills, it's more likely that we'll find it somewhat uncomfortable, thus consuming more of our energy.

William E. "Ned" Herrmann (1922 - December 24, 1999) is known for his research in creative thinking and whole-brain methods. He spent the last 20 years dedicating his life to applying Brain Dominance Theory to teaching, learning, increasing self-understanding and enhancing creative thinking capabilities on both an individual and corporate level. Herrmann's contribution to the application of brain dominance brought him worldwide recognition. In 1992, he received the Distinguished Contribution to Human Resource Development Award from ASTD. In 1993, he was elected President of The American Creativity Association. In college, he majored in both physics and music. He became Manager of Management Education for General Electric (GE) in 1970. His primary responsibility was to oversee training program designs, covering topics like how to maintain or increase an individual's productivity, motivation, and creativity. In 1978, Ned Herrmann created the Herrmann Participant Survey Form to profile workshop participant's thinking styles and learning preferences in accordance with brain dominance theory. Sponsored by GE, he developed and validated the Herrmann Brain Dominance Instrument (HBDI), the Scored and Analyzed Participant Survey, and designed the Applied Creative Thinking (ACT) Workshop, which has been recognized as a leading workshop on creative thinking.

The four thinking styles in the Whole Brain Model are:

- I. Logical: analytical, mathematical, technical and problem solving.
- II. Organizer: controlled, conservative, planned, organized and administrative in nature.
- III. Communicator: interpersonal, emotional, musical, spiritual and the “talker” modes.
- IV. Visionary: imaginative, synthesizing, artistic, holistic and conceptual modes.



The functioning of the human brain is driven by a four-quadrant interconnected set of mental processing modes. These four thinking styles originate in the brain's left and right cerebral hemisphere, and in the left and right half limbic systems, each resulting in significantly different and distinct behavioral characteristics in human beings.

Additional notes on the Whole Brain

1. Individuals have a tendency to prefer one side, which affects their approach to life and work
2. Whichever your dominance or preference, you still use both sides of the brain and shift them, depending upon the skills needed and your particular brain organization
3. Lateralization is the degree to which your brain functions are performed in the task-appropriate atmosphere (balancing the checkbook in the left and recalling a loved one's face on the right)
4. The two halves have different but overlapping skills or ways of thinking
 - a. Left Brain - Positive, Analytical, Linear, Explicit, Sequential, Verbal, Concrete, Rationale, Goal Oriented
 - b. Right Brain - Intuitive, Spontaneous, Holistic, Emotional, Playful, Non Verbal, Diffuse, Visual, Symbolic, Artistic, Physical
5. Characteristics of Analytical Quadrant A Thinking:
 - a. Definition of Quadrant A Thinking:
 - i. Thinking is factual, analytical, quantitative, technical, logical, rational, and critical
 - ii. Deals with data analysis, risk assessment, statistics, financial budgets and computations, technical hardware,

- analytical problem solving and making decisions based on logic and reasoning
- iii. Has a propensity towards a materialistic, academic and authoritarian culture
- iv. Examples of Personalities for this quadrant: Mr. Spock
- b. Preferred Learning Activities: If you are an A Quadrant Thinker, you prefer to learn and behave in these ways:
 - i. Collecting data and information
 - ii. Organizing information logically in a framework, but not to the last detail
 - iii. Listening to informational lectures
 - iv. Reading textbooks (most textbooks are written for quadrant A thinkers)
 - v. Studying example problems and solutions
 - vi. Thinking through ideas
 - vii. Doing Library searches
 - viii. Doing research using the scientific method
 - ix. Making up a hypothesis, then testing it to find out if it is true
- x. Judging ideas based on facts, criteria and logical reasoning
- xi. Doing technical case studies
- xii. Doing financial case studies
- xiii. Dealing with hardware and things, rather than people
- xiv. Dealing with reality and the present, rather than with future possibilities
- xv. Traveling to other cultures to study technological artifacts
- 6. Characteristics of Sequential Quadrant B Thinking:
 - a. Sequential Quadrant B Thinkers are often Organized, sequential, controlled, planned, conservative, structured, detailed disciplined and persistent
 - b. Deals with administration, tactical planning, organizational form, safekeeping, solution implementation, maintaining the status quo and the tuned and true
 - c. Production oriented and task driven
 - d. Examples of Personalities for this quadrant: J. Edgar Hoover and Prince Otto von Bismarck
 - e. Preferred Learning Activities: If you are a B Quadrant Thinker, you prefer to learn and behave in these ways:

- i. Following directions instead of trying to do something in a different way
 - ii. Doing repetitive, detailed homework problems
 - iii. Testing theories and procedures to find out what is wrong with them
 - iv. Doing laboratory work step by step
 - v. Writing a sequential report on the results of experiments
 - vi. Using programmed learning and tutoring
 - vii. Finding practical uses for knowledge learned – theory is not enough
 - viii. Planning projects, doing schedules, then executing these according to plan
 - ix. Listening to detailed lectures
 - x. Taking detailed notes
 - xi. Making time management schedules – the schedule is important not people
 - xii. Making up a detailed budget
 - xiii. Practicing new skills though frequent repetition
 - xiv. Taking a field trip to learn about organizations and procedures
 - xv. Writing a “how to” manual about a project
7. Characteristics of Sequential Quadrant C Thinking:
- a. Definition of Sequential Quadrant C Thinking:
 - i. Sensory, kinesthetic, emotional, interpersonal (people-oriented), and symbolic
 - ii. Deals with awareness of feelings, body sensations, values, music and communications
 - iii. Needed for teaching and training
 - iv. Displays a propensity towards a humanistic, cooperative and spiritual culture
 - v. Value driven and feelings oriented
 - vi. Examples of Personalities for this quadrant: Mahatma Gandhi, the Hindu Social reformer
 - b. Preferred Learning Activities: If you are a C Quadrant Thinker, you prefer to learn and behave in these ways:
 - i. Listening to and sharing ideas
 - ii. Motivating yourself by asking “why” – looking for personal meaning

- iii. Experiencing sensory input – moving, feeling, touching, smelling, tasting
 - iv. Using group study opportunities and group discussions
 - v. Keeping a journal to record feelings and spiritual values, but not their details
 - vi. Doing dramatics – the physical acting out is important, not imagination
 - vii. Taking people-oriented field trips
 - viii. Traveling to other cultures to meet people; hosting a foreign student
 - ix. Studying while classical music plays in the background; making up rap songs
 - x. Using people-oriented case studies
 - xi. Respecting others' right and views; people are important not things
 - xii. Learning by teaching others
 - xiii. Learning by touching, feeling, and using a tool, object or machinery
8. Characteristics of Sequential Quadrant D Thinking:
- a. Definition of Sequential Quadrant D Thinking:
 - i. Visual, holistic, innovative, metaphorical, creative, imaginative, conceptual, spatial, flexible, and intuitive
 - ii. Deals with future possibilities, synthesis, play dreams, vision, strategic planning, the broader context, entrepreneurship, inventive, and future-oriented
 - iii. Playful, risk-driven and independent
 - iv. Pablo Picasso, the modern painter, and Leonardo da Vinci, the Renaissance painter, sculptor, architect, and scientist, had strong Quadrant D Thinking preferences
 - b. Preferred Learning Activities: If you are a C Quadrant Thinker, you prefer to learn and behave in these ways:
 - i. Looking for the big picture and context, not the details, of a new topic
 - ii. Taking the initiative – getting actively involved
 - iii. Doing simulations – asking “what if” questions
 - iv. Making use of visual aids during lectures
 - v. Doing problems with many possible answers

- iii. Experiencing sensory input – moving, feeling, touching, smelling, tasting
 - iv. Using group study opportunities and group discussions
 - v. Keeping a journal to record feelings and spiritual values, but not their details
 - vi. Doing dramatics – the physical acting out is important, not imagination
 - vii. Taking people-oriented field trips
 - viii. Traveling to other cultures to meet people; hosting a foreign student
 - ix. Studying while classical music plays in the background; making up rap songs
 - x. Using people-oriented case studies
 - xi. Respecting others' right and views; people are important not things
 - xii. Learning by teaching others
 - xiii. Learning by touching, feeling, and using a tool, object or machinery
8. Characteristics of Sequential Quadrant D Thinking:
- a. Definition of Sequential Quadrant D Thinking:
 - i. Visual, holistic, innovative, metaphorical, creative, imaginative, conceptual, spatial, flexible, and intuitive
 - ii. Deals with future possibilities, synthesis, play dreams, vision, strategic planning, the broader context, entrepreneurship, inventive, and future-oriented
 - iii. Playful, risk-driven and independent
 - iv. Pablo Picasso, the modern painter, and Leonardo da Vinci, the Renaissance painter, sculptor, architect, and scientist, had strong Quadrant D Thinking preferences
 - b. Preferred Learning Activities: If you are a C Quadrant Thinker, you prefer to learn and behave in these ways:
 - i. Looking for the big picture and context, not the details, of a new topic
 - ii. Taking the initiative – getting actively involved
 - iii. Doing simulations – asking “what if” questions
 - iv. Making use of visual aids during lectures
 - v. Doing problems with many possible answers

- vi. Appreciating the beauty in the problem (and in the solution)
- vii. Leading a brainstorming session – wild ideas, not the team, are important
- viii. Experimenting; playing with ideas
- ix. Exploring hidden possibilities
- x. Thinking about trends and the future
- xi. Relying on intuition, not facts or logic
- xii. Synthesizing ideas and information to come up with something new
- xiii. Using future-oriented case discussions
- xiv. Trying a different way of doing something just for the fun of it

2 Business Plan and Micro Markets Training



Why and What?

The Business Plan and Micro Markets Training Module is a two-day seminar that aims to provide the participants with inputs that would help in the development of competencies and skills needed for crafting a Micro Markets Research and Business Plan for the selected business idea. The Objectives of this Training are:

- ◆ To assist the OSY in finalizing his/her business idea
- ◆ To Inculcate in the participants the principles of micro-market research, simple cash flow and income statement preparation, simple business plan formulation
- ◆ To assist the participants in crafting their Micro Market Research and Business Plans

Sketch

1. Opening, Expectations Check and Introduction of Partners & Participants
2. Input on the Framework of Passion, Capacity to Deliver and Markets as a basis for Business Idea Selection
3. The Business Planning Process
4. Planning, Evaluation and Closing

Ready, Get Set, Go...

The module is divided into three sessions:

1. Introduction, Expectations Check and “What can be Achieved”
2. Starting Points for Introducing an Enterprise
3. Input on Business Planning

The series of activities included in the first session aims to capture the expectations of the OSYs regarding the training activity and provide them with an overview of the whole training course. The second session utilizes case studies to expound on the points regarding passion, capacity to deliver and presence of markets. The last session presents a Business Plan Tool that the participant OSYs will have to research and worked on.

Estimated Time:

Two (2) days

Nuts and Bolts

Session 1: Introduction, Expectations and What can be Achieved

Aims

This session aims for the participants to:

- Verbalize their expectations regarding the 2-day training
- Provide feedback on the objectives and the processes of the planned activities

Main Messages of the Session

At the end of the session, the OSYs will be able to realize that the expectations that can be met during this period will be learning tools for selection of businesses, crafting micro-market researches and developing business plans.

Preparation

Read through the entire module in order to grasp what objectives have to be achieved and what activities will be done. Write down the objectives and activity flow on a sheet of Manila paper and use this as visual aids during your presentation.

Method and Materials

Input-discussion sessions utilizing presentation materials will be used employed during the two activities of this first session.

Activity 1: Seeking Expectations

Divide the participants into groups of five (5) and instruct them to brainstorm and come up with an oral and written report (using Manila paper) that answers the following questions:

- Who are the members of the Group?
- What do we expect to learn from the two-day training activity?

Do the following steps:

1. Divide the participants into groups of five using any of the following methods:
 - o Before the session, come up with a list that groups the participants into sets of five and share this during the plenary
 - o Ask the participants to count off from one to five then ask all number ones to group together, all number twos to group together, and so on, till you have 5 groups

- o Assign each group a specific area within the room where they can sit together in a circle.
2. Once everyone has settled down, give the five groups 25 minutes to do the following:
 - a. Select from among themselves a:
 - o Group reporter/facilitator who will facilitate the group session by ensuring that every participant gets to share his/her answers and that everyone else listens while a group member is talking
 - o Group writer who will take note of the points mentioned by each participant and write these on the provided sheet of paper
 - b. Each member should:
 - o Introduce themselves by stating their name and what barangay they come from
 - o Answer the question: What are my expectations regarding this two-day activity?
 - c. Prepare for reporting by writing down the names of all group members, the respective barangay of each, and their individual expectations
3. After the 25 minutes are up, ask each group to present its report in front of all the participants. While each representative is reporting, note on the whiteboard the key expectations and cluster these according to the following categories: content, method, technical matters, and participant/facilitator role
4. After all the groups have reported, summarize the points that you have written down and explain to the participants that if these are their expectations, let us try to see if they are addressed by the objectives and flow of the session.

Activity 2: Defining What Can Be Achieved

1. Discuss the objectives and the flow of the training.
2. Go over the protocols and house rules one by one
3. Solicit clarifications, feedback and questions and write these on the board
4. End the session by thanking everybody for their inputs and immediately proceed to the next session.

Session2: Starting Points for Introducing an Enterprise

Main Messages of the Session

At the end of the session, the OSYs will be able to realize that:

- Micro Markets Research focuses on looking for primary data regarding the behavior, attitude, needs and wants of the customers, the business models of competitors and other important aspects such as location
- The Business Cycle begins with business idea generation, moves to incubation and proceeds to the implementation of the business and its subsequent growth
- A Business Plan is always based on the needs of the person, group, or institution that will fund an enterprise. The important aspects of the plan include:
 - indicating what the business is and what drives the individual to propose this business (what his/her passion is),
 - what market the enterprise will serve and what quality, delivery process and price specifications it intends to implement

- what processes will be used to produce and deliver the product or service
- the financial plan that will show the business' profit and loss and cash flow statements

Activity 1: The Starting Points of an Enterprise

1. Discuss the Input on "Starting Points of an Enterprise"
2. Solicit feedback regarding the input and write the points on the board
3. Summarize all the points mentioned and thank the OSYs for their participation

Preparation

Do some background reading/research regarding Business Planning and Micro Market Research and review the notes included in the deepening part of this manual. Identify a place for running the course and make sure it has enough space for the input-discussion activities. Select a group of facilitators to assist you in facilitating the exam. These facilitators shall each handle at most 10 OSYs per group and will facilitate the exam by making everybody answer each question at the same time.

Method and Materials

The Exam and Input Discussion Activity builds on the points mentioned in the Deepening portion of this session. The first activity requires distributing copies of the Brain Hemisphere Dominance Exam and the Test for Assessing Brain Dominance. Understanding each and every question mentioned in the questionnaire is also a must. During this activity, you as facilitator are supposed to work with a selected number of OSYs as they complete the exam.

The second activity calls for an input discussion using the Points mentioned in the Deepening portion of the module. For inputs, you can either use the "Chalk Talk" method or prepare slides using the deepening activity as the basis for content.

Preparation

Some background reading/research on the topics of Entrepreneurship and on the relationship of Passion, Capacity to Deliver, and Markets with one another as criteria for the selection of a business idea, and on conducting Marketing Research and Business Plans and formulating projected Financial Statements

Deepening

Starting Points of an Enterprise

By Prof. Andy Ferreria as summarized by George Soriano

So far, we have discovered where we are situated vis-à-vis the competencies of being entrepreneurs; i.e., Emotional Quotient, Adversity Quotient; the Personalities of being a Performer – competitive and efficient, an Epicure – Sensual and Cheery, and a Boss – takes charge and loves a good fight; and being Whole Brained and practicing its characteristics.

We also found out that any enterprise has its own lifecycle. Shaped like the outline of a Volkswagen Beetle, an enterprise undergoes 4 phases: Introduction, Growth, Maturity and Decline.

During the Introduction stage the key actor is the Originator. Being the “classic entrepreneur”, he/she initiates the business starting from the big picture (as a visionary) and hates to dwell on details. His/Her starting points on the new enterprise can be any of the following:

1. “Passion”, which is defined in the Webster Dictionary as “a strong liking or desire for or devotion to some activity, object, or concept.” This starting point calls upon the entrepreneur’s willingness and devotion to implement a type of business
2. The presence of a Market Opportunity, which means people (or your consumers) are willing to buy the product/service your enterprise produces/provides
3. Possessing the capability to do something consistently; e.g., manufacturing/providing a product/service viably and in a sustainable manner.

Given these three starting points, the next step will be to test each starting point with the other two starting points in order to validate whether you can proceed to the next step.

If you establish that, indeed, you have the passion for this particular product and enterprise the next step would be to ask the questions “Does it have a sustainable market?” and “Can I deliver

it consistently?" If so, then by all means start the Introduction phase!!!

A market opportunity can be in the form of a continuing problem or irritant and if there is a market one must ask and answer the Two Key Questions: "Is it my Passion?" and "Can I do it consistently?" If so, then start the Introduction phase!!!

If one already possesses a skill or craft that one can do consistently one must still ask two key questions: "Does it have a sustainable market?" and "Is it my passion?" If so, start the Introduction phase!!!

If one determines that s/he already has all of these characteristics the next phase in the enterprise cycle is to Incubate the business. But before anything else let's again go back to the use of these three starting points.

Activity 2: Case Study on Passion

1. To facilitate group reading divide the OSYs into groups of six (6) and give them 20 minutes to read the specific caselette
2. Resume the plenary and ask the students the following questions:
 - o What is the story all about?
 - o Who are the people involved?
 - o What business is the OSY engaged in?
 - o What are the prospects of each business in terms of earnings and what are the costs?
3. Write down all the points mentioned and summarize them
4. Discuss the case study and focus on the starting point of "Passion"

Activity 3: Case Study on Capacity to Deliver

1. To facilitate group reading divide the OSYs into groups of six (6) and give them 20 minutes to read the specific caselette
2. Resume the plenary and ask the students the following questions:
 - o What is the story all about?
 - o Who are the people involved?
 - o What business is the OSY engaged in?
 - o What are the prospects of each business in terms of earnings and what are the costs?
3. Write down all the points mentioned and summarize them
4. Discuss the case study and focus on the starting point of “Capacity to Deliver”

Activity 4: Case Study on Market Opportunity

1. To facilitate group reading divide the OSYs into groups of six (6) and give them 20 minutes to read the specific caselette
2. Resume the plenary and ask the students the following questions:
 - o What is the story all about?
 - o Who are the people involved?
 - o What business is the OSY engaged in?
 - o What are the prospects of each business in terms of earnings and what are the costs?

3. Write down all the points mentioned and summarize them
4. Discuss the case study and focus on the starting point of "Market Opportunity"

Deepening

Case Study on Cardaba Banana: Ang mga saging ni Berting

Berting was awakened by the crowing of the neighbor's rooster and the cries for milk of his two hungry babies. This was how Berting's day normally began. "Another day of work," Berting mused, as he scanned the hills and plains around his barangay; land filled with different varieties of banana – Cardaba, Cavendish, Lakatan, and Tundan.

The increasing urgency in the babies' cries led Berting to realize not only that both drank a lot of milk every day but also that the babies' milk was costing him P96.69 per day, even for the cheapest brand of baby's formula being sold at the town center.

This was a serious amount since was still amortizing the loan he got from the Barangay Chairperson for his wedding expenses last year. After almost 10 months of payments, he had not even paid for half of the loan. Berting thought of the hardships that came with marrying at a very early age, but nothing could be done anymore. His two crying babies reminded him of that.

What can still be done is for Berting and his wife to practice family planning. That was the agreement of the couple three months before their wedding anniversary. Life is difficult these days. This was the main reason why the couple was staying at the house of Berting's parents, along with his two siblings who were still in high school. Berting will no longer be taking up college because of the high cost of tuition. Besides, he had a wife and two kids to support.

While sipping his coffee and staring at his father's three-hectare land, which was planted with cardaba bananas, Berting thought about building his own house and how he would be able to send his children to school when they grew up. "I need to earn, and I can't just keep depending on what my father gives me every harvest and on the odd jobs I manage to find on other people's farmlands," Berting thought to himself. Still, he was thankful for his health and for his strong body, which he considers to be his only asset at the moment.

Berting had already spent two weeks clearing the weeds from under the banana trees on his father's land. It was hard work but he was already used to such back-breaking labor. Berting used up one (1) bag of urea, two (2) bags of complete fertilizer, and four (4) bags of potash to fertilize the land.

Fertilizer was quite expensive these days, with a bag costing almost P800.00 at their town's agri-supply shop.. He applied fertilizer judiciously to every banana tree with shoots and on the suckers of those trees that had already been harvested. As an added measure, Berting also applied urea on the trees' suckers and potash on those with shoots. Those trees with shoots are the second batch of trees on his father's land. He estimated that there were a total of 1,250 trees on the land.

Berting used the technique taught to him by the municipal agriculture office for optimizing fertilizer use. He used a pick axe to place fertilizer under the soil surrounding each tree. This was more difficult than simply spreading the fertilizer on the topsoil, but it saves on the fertilizer and the trees can maximize the nutrients. The last time he and his father used fertilizers was when they planted the first batch of trees. They had used twenty (20) bags of fertilizers, mostly urea and complete, on the three-hectare land.

Within two months, the cardaba bananas will be ready for harvesting. The farmgate price of the trader is P3.70/kilo and he is able to purchase 6,500 kilos of bananas for every truckload. This price is higher than the P3.50/kilo offered by the banana chips factory. During the harvest four (4) months before, Berting, with his friends, was able to harvest bananas from 650 trees. His wife and her friends helped in the de-handing. At that time, one of his "kumares" accidentally cut her finger during the de-handing work. He thought that was because the women were talking too much about how his two children were born in quick succession.

Berting's father and mother were working in two different banana factories so they were unable to

look after their own banana farm. His father is a warehouse man in the cardaba banana chips factory while his mother is paid on a piece rate basis at the Lapanday Cavendish Bananas packing house. Still, Berting knows that the three-hectare family farm has a big potential for development, and he decided to apply his time, strength, and determination to do it.

The agricultural technician at the company where his mother was working said that the planting system for bananas in their barangay was very sparse and that the number of trees can be double its present number. Instead of the usual 3 x 5 meters of land per tree, a triangular 3 x 2.5 meter dimension can be employed. This way, the resulting canopy will cover the whole area and hinder the growth of weeds. However, the current practice of farmers was to let suckers/followers grow unhindered, allowing them to compete with the banana tress in the absorption of soil nutrients. They did not practice "de-suckering." Thus, a harvest cycle that normally takes just one (1) year takes them 14 months.

The average yield in Berting's barangay is only 15 kilos per tree; but a cardaba tree, if properly maintained, has a potential yield of 25 kilos. In his numerous small chat with other farmers, Berting was able to systematically compute the cost of their cultural practice of cardaba farm production. The expenses are high but the profit could be higher.

1 Ha. Cost of Production	Current	Planned
Items	Practice	Improvement
Planting Materials (Tissue Culture Followers)	9,324.00	

1 Ha. Cost of Production	Current	Planned
Items	Practice	Improvement
Fertilizers	7,200.00	16,000.00
Herbicide Pesticides	12,000.00	
Clearing Weeding	1,500.00	9,600.00
De-suckering	2,400.00	
Harvesting and Field Hauling	1,600.00	1,600.00
De-handing and Piling	800.00	800.00
Total	11,100.00	51,724.00

Case Study on Organic Vegetable-Raising: Helen the Vegetable Lady

Cold air greeted Helen de Guzman as she went out to inspect the eggplants she had planted on her 100 sq. meter farm lot. But this was no ordinary day. Today, she woke up very early to prepare for the harvest of the ripe eggplants. She and Mang Elmo, a vegetable trader in their barangay, had agreed to meet at 8:00 am. Thus she had to lay out her harvest before 10:00 am.

Helen de Guzman is only 20 years old and lives in Barangay La Paz, Zamboanga City. The area

is known as "Upper La Paz" and is part of the Experimental Forest of the College of Forestry of Western State University.

Helen, a single mother with a 2 year old daughter, lives with her parents. Expenses for Mei Ann's milk, food and medicine has never gone below P3,000 a month. However, with the help of her parents, Tatay Juan and Nanay Selma, Helen was able to augment her income from planting eggplants.

Tatay Juan and Nanay Selma chose to plant eggplants because these won't interfere with the planting season of Chinese cabbages and carrots, which were their family's traditional crops. From the three (3) hectares WMSU allowed the family to farm, 100 sq. meters was given to Helen to plant eggplants in.

Helen had already finished 4 cycles of planting and harvesting. She noticed that a plant could be harvested 3 times, after which the plant had to be replaced. From the seeds that she bought from a supplier, it takes one month for the plants to mature in the seedbed and be ready for planting. While the seed is still in the seedbed, she prepares the land so that after a month, when two leaves have grown on each plant, she could transfer them already. A total of 400 plants can be placed within a 100 sq. meter

	Month 1	Month 2	Month 3	Month 4	Total
INFLOW					
Beg Balance		(3,020)	12,140	19,440	
1st Month Harvest	16,000	16,000			
2nd Month Harvest	8,000	8,000			
3rd Month Harvest	4,000	4,000			
TOTAL INFLOW	0	12,980	20,140	23,440	28,000

lot. After 3 months, they will be ready for harvest. Harvest does not usually fall below 4 kilograms per plant. After the initial harvest, the succeeding harvests decrease by 50% every month. Currently, Mang Tando, another vegetable trader, buys the eggplants for P10 per kilo.

Total costs reach P3,020 for land preparation, preparation of planting materials and transplanting. This includes P2,170 for the pesticides and fertilizers. Helen earns P22,810 in total, which she uses to provide for the needs of her family.

In June 2006, the Kasanyangan Mindanao Foundation, Inc. or KFI, a known Non-Government Development Organization, entered Zamboanga. KFI partnered with the WMSU College of Forestry to create a model for Sustainable Integrated Vegetable Farming. The organization wanted to teach the farmers new technologies that would lessen erosion and convince them to adopt Integrated Organic Farming.

Helen was one of the beneficiaries of the project. Because of this, she was given the opportunity to attend trainings and to get seed materials and a goat

in exchange for farm labor and for agreeing to make her farm the model farm for other farmers to see.

Integrated with the organic farming technology is the use of Sloping Agricultural Land Technology (SALT) and refraining from using inorganic fertilizers and pesticides.

In SALT, the farmers were taught how to make terraces for planting Fleminga or just to aid in retaining the soil's water content.

For fertilizers, goat droppings were used for compost. The good thing about this process is that goats can eat any kind of plant and they defecate in one place. Thus, the fleminga grass could also be use for grazing. The droppings are collected and air dried before being placed in a compost bin. Each plant would need 25 grams of the prepared fertilizer. Another alternative to chemical pesticides is to plant Nimp trees around the farm area and to spray a mixture of water and chili peppers on the plants.

Aside from providing financial assistance to partner farmers, KFI also offers to buy their organic

	Month 1	Month 2	Month 3	Month 4	Total
INFLOW			(2,520)	19,040	29,540
Beg Balance		22,400	0	0	22,400
1st Month Harvest		0	11,200	0	11,200
2nd Month Harvest					
3rd Month Harvest	0	0	5,600	5,600	
TOTAL INFLOW	0	19,880	30,240	35,140	39,200

She just needed to sell regularly in the wet market and she had to sell no less than 500 kilograms of eggplants within two days.

During the ride back home, Helen asked herself, "can I or can't I do it? What should I do?"

While waiting for her second harvest, Helen took notice of her new buyer. A friend remarked that Paolo, the new buyer, was somewhat handsome albeit also a little arrogant. And he seemed to like Helen. After a while, Helen and Paolo became friends. Once, when Paolo invited Helen to join him in a field trip, he discovered that Helen was the daughter of Mang Tando and that she managing her father's selling area in the wet market near Guiwan in Zamboanga City. Paolo was amazed to find out that Helen could sell her eggplants for two times the price that it used to fetch.

Case Study on Integrated Hogs:Karlo's Business and the Year of the Pig

Dark smoke spews forth from Vic Go's Elf truck as it ascends the rough road fronting Karlo's house. The truck was carrying 43 massive hogs all flailing against one another and against the railings of the double deck truck carriage. All these cause the old truck's engine to strain as it bore its cargo uphill. As he watched the truck's slow progress, Karlo thought Mang Vic needed to have the truck reconditioned or, better yet, buy a new one.

Even when Karlo was still only in the third grade that particular truck was already loading and transporting hogs; and it's now already 2007. Karlo found out that Mang Vic earns P12/kilo for the delivery of cut pork to the wet market. when he inquired about the buying and selling prices of pork in the large wet markets of central Tagum City when he went there once with his father to buy a new water pump. He estimated that Mang Vic spends most of his earnings to maintain his old truck. Karlo had even computed Mang Vic's losses in terms of the pig innards that were given away free to the slaughterhouse workers.

In the Chinese calendar, the year 2007 is called the "Year of the Fiery Pig." Unlike the common calendar which starts the year on January 1, the Chinese calendar starts on February 18; and according to the newspapers, the year 2007 would be a lucky year for businesses. This information delighted Karlo whose family raises pigs to augment their income from the coconut trees they maintained in their 3 hectare land. The 10 pigs being fattened by his family in their backyard will help pay for the education of Karlo's two other siblings who were already in high school.

Hog raising is not new to Karlo. It had been a part of his life for so long – he remembered all those years when he had to juggle homework with his task of feeding the pigs. He knew how to measure

feeds and identify the weak pigs that might become sick and thus require the attention of the Municipal Agriculture Officer. Consultations were free and so were the medicines, if they were available. More often than not, though, there were no stocks.

Karlo was already experienced enough to know how to suck the snout of newborn piglets as he once saw Aling Taleng do. That one time, one newborn piglet was not breathing unlike its other 11 siblings that were all born quite healthy. The pigs were hybrids and thus can bear many offspring. That one piglet eventually lived to the delight of Aling Taleng and her husband, a butcher in the barangay. She said that piglet will earn them P2,200.

This March, Karlo will be finishing high school. He, however, had already decided to forego college and, instead, help his family. He also knew that even if he wanted to, his parents could not afford to send him to school in nearby Tagum City. He knew that tuition and transportation costs were quite high at present.

Karlo's brain was racing even as he was washing the vacant pigpens. In two weeks time, his father will buy 10 piglets for fattening until each reached 85 kilograms, which took around 140 days. He made the following observations and estimate of costs and earnings for every kilogram of live pig (or live weight) which they sold to Mang Vic for P78/kilo.

Pesos per Kilo				
Particulars	Selling Price	Costs	Earnings	Percentage
Piglet	25.88		33%	
Pigpen Repairs	0.59		1%	
Feeds (50% Corn)	35.29		45%	

Pesos per Kilo		
Medicine and Antibiotics	6.00	8%
Karlo's Labor Cost	4.71	6%
Total Cost	72.47	93%
Pesos per Kilo		
Earnings	5.53	7%
Selling Price	78.00	100%

Karlo was envious of Mang Vic's earnings of P12 for every kilogram of cut meat delivered to Tagum City's wet market and he wanted to replicate it so that instead of earning only P5.53 per kilogram, his family would earn P17.50 if Karlo himself delivered their pigs to Tagum City's wet market.

On the other hand, Karlo realized, there was a smaller wet market in their municipality. He had been there many times with his mother. Recently, they bought 2 kilograms of pork for P110 for their family's Christmas Eve dinner. There were many pork vendors in that wet market and their stocks were almost gone when they bought their 2-kilos worth. And this was true not just for the fresh meat supply. During the recent birthday party of his best friend, who happened to be a son of a town councilor, Karlo could not forget the never ending stream of tocino (sweet meats) that was served to the guests. They were so much tocino that the excess was simply given away to those who were drinking.

He now wonders from whom those meat were purchased.

He then remembered that he once talked with a vendor in Tagum who informed him that the selling price for a kilo of mestiza meat was P120. So if a kilo of fresh pork is bought from traders like Mang Vic for P98 then the earning would be P18 per kilo, which was not too far from his earlier estimate of Mang Vic's earnings, which was P12 per kilo of fresh pork. Obviously, vendors with stalls in the wet market don't earn as much as backyard growers like Karlo's family do.

Later that day, when Karlo was reading a pamphlet from the Department of Trade and Industry (DTI) that his mother had gotten from town and which announced that the DTI was offering trainings on pork meat processing, he could not help but think that, indeed, 2007 was really going to be the year of the pig for his family.

Session 3: Micro Markets

Activity 1: Defining the Enterprise and Product for Micro Market Research

1. Start the activity by asking each participant to get a piece of paper
2. Instruct each participant to list down 5 enterprises and products within their area that they feel they have passion for, that they have capacity to deliver and for which market opportunities were existing
3. After completing the exercise, group the OSYs into sets of five (5) and ask each group to assign a leader/reporter.
4. Instruct the designated reporters to share their group's outputs and to write these on a sheet of Manila Paper
5. Summarize all the enterprises and thank the participants for their outputs

Activity 2: Input on Micro Markets

1. Discuss the input on the Tool for Micro Markets Research
2. Solicit feedback regarding the input
3. Summarize all the points before ending the session.

Deepening

Understanding Micro Markets Research Tool

By _____ and Prof Andy Ferreria, Reuel Virtucio
and Jonas George Soriano

Before going into Micro Markets let's first discuss what "marketing" and "marketing management" are. Marketing is a social process which satisfies consumers' wants. Marketing Management, on the other hand, is a process of "supplying Goods or Services to satisfy the Buyer's Needs or Wants". This process always starts from the point of view of the customer and his needs and wants.

Micro markets can best be defined as the area within which you plan to sell your product directly to the customer. In researching in your own Micro Markets we look at three important aspects: the customer, the competition and location.

Since the customer is the primary consideration of the entrepreneur. We will start with her/him.

So who is the customer? A customer is someone who makes use of or receives the products or services of an individual or organization. The word historically derives from "custom," meaning "habit"; a customer was someone who frequented a particular shop, who made it a habit to purchase goods there, and with whom the shopkeeper had to maintain an amicable relationship so that the customer maintains his/her habit – buying from the shopkeeper's establishment.

In satisfying the customer, we should be acquainted with the following words:

- o Needs - A state of felt deprivation. Reasons why a consumer will buy a product
- o Wants - The form taken by a human need as shaped by culture and individual personality. Reason why a consumer will prefer one brand over another
- o Behaviors - Relevant behavioral patterns and attitudes that affect the purchase decision and process. Examples of this are Price sensitivity, Frequency of purchase, Need for credit, Etc.

This Process Involves Identifying the Customer, Bringing the product to the buyer/user, and Gathering feedback so that improvements could be made from the production place to the customer. Continued innovation and change in products and services in order to fill the needs and wants of the customers or buyers is the job of the entrepreneur.

So how then do we identify our customers and their wants? We do marketing research, which is research that gathers and analyzes information about the moving of good or services from the producer to the consumer. This process involves:

- o Market analysis - marketing research that yields information about the marketplace

- o Product research - marketing research that yields information about desired characteristics of the product or service
- o Consumer research - marketing research that yields information about the motives and needs of different classes of consumers

On the other hand, the simplest way of identifying who our customers are especially within our immediate community is to ask ourselves the following questions: to whom are we selling our product/service? Who buys our product/service? Then list down everybody you know or don't know who buys your product or service in your place. Use the table below:

Name	Type of Work	Where do they live?

The next step is to segment the customer/buyers. Your identified buyers are made up of different customers with different characteristics. They vary in terms of the following:

- o Lifestyle or cultural needs / wants (ano ang kailangan? among gusto?)
- o Purchasing power / incomes (kapal ng wallet o lalim ng bulsa)
- o Buying attitudes and practices (maarte, walang kiyeme, pakipot, galante, pabigla-bigla, mapili, atbp.)

- o Geographical location (asan sila? saan sila bumibili?)

These differences, in turn, are used to segment and finally choose the target market.

The next step is to directly ask your customer the following questions:

- o Where do you get your product or service?
- o How do you get your product or service? Do you buy it directly or does someone deliver to you?
- o How often do you buy the product or service? What months or days and why?
- o Every time you buy the product or service how many kilos/pieces do you buy and at what price?
- o What qualities do you need to know about the product or service before you buy it? (is the product/service's age or origins important to you?)
- o What are your reasons for buying a product or service from one supplier rather than from another?
 1. Distance?
 2. Transport Expenses
 3. Price
 4. Additional service or incentives and discounts

- o Who else is selling the product or service that you want?

- o What are the qualities of their product or service?

The next step in Micro Markets Research is identifying the competition. In this section we need to ask ourselves how we will be able to identify our competition. In order to do this we start with the question "who else within our community sells our product or service?" Write down their names and proceed to the next questions:

1. Of all those you have identified who do you think are your direct competitors and why?
2. What are the different ways they do to promote their service or product?
3. What products and services do they sell?
4. What are the prices of their product or service? What incentives does your competitor give to attract more customers?
5. Who are your competitor's buyers?
6. How many products is your competitor able to sell daily or monthly? What months or days are sales strong and when are they weak?
7. Based on your observation, how many customers visit and buy from your competitor in a day, in a month?
8. Where do your customers get their products and services?

9. Where do your customers get the financing to procure their products?

Finally, the last aspect to look into when conducting a Micro Markets survey is Location. The questions you have to ask are the following:

- o Where is the location of your direct competitors?
- o Where is the location of your indirect competitors?
- o Where is the location of your buyers?
- o What are the following demographics in your area:
 - a. Men or women,
 - b. Their type of work or employment,
 - c. Where they come from
- o What laws, ordinances or informal customs in your area affect the products or services that you or your competitors are selling?

Different Methods for getting Data and Information:

- o Observation – using your sense of sight, take note of the behavior patterns of buyers or sellers. Example, if you wanted to know the type and number of customers of your competition, you would observe for a period of time and take note of the type of customers that buy from your competitor
- o Key Informant Interview – every business has a person who has knowledge on how the enterprise works, including its history and

its dynamics. The objective is to look for and interview this person.

- o Survey – this requires crafting a series of questions or queries that will be written in a piece of paper. This will then be given to selected respondents for them to answer. Their answers will then be collated and analyzed to

show certain trends in how they answered the questions or queries

- o Secondary Research – with the advent of the internet as well as the availability of information due to researches made by government and non government organizations, another way would be to look at research materials already made.

Activity 3: Input on Business Planning

1. Discuss the input on Business Planning
2. Solicit feedback regarding the input
3. Summarize all points before ending the session.

Deepening

What is a Business Plan? A business plan is a formal statement of a set of business goals, the reasons why they are believed attainable, and the plan for reaching those goals. It must contain background information about the organization or team attempting to reach those goals as well as the necessary resources required.

For start up businesses, potential lenders and investors will be looking for answers on Who will be managing the business, What markets the enterprise plans to sell to, the enterprise's

Capacity to deliver, and most importantly How the business intends to make money. To provide that information, we need to answer the following questions:

- o Who will be running the business?
- o What do you want to achieve in your business?
- o Why did you choose this kind of business?
- o Who will buy your product or service?

- o Who are your competitors in selling your product or service? How big are they? In your observation what makes them different in their selling of products and services? What do your competitors do to attract more customers?
 - o What is your product or service? How do you manufacture them or how is your product or service made?
 - o Why will customers buy from you and not from your competitors?
 - o For how much will you sell your product or service? Will you sell only for cash or will you allow purchases on credit? If you allow credit, within what time does the customer need to pay the product or service?
 - o Will there be customers for your product or service? What are their qualities as customers?
 - o Based on the price you set, how many customers will buy from you at a given time? How many pieces of the product or service will they buy or procure in a given buying time?
 - o How will people know your product or service? What will you do in order to promote your product or service so that your target customers will buy from you?
 - o Where will the location of your enterprise be? In specific measurements, what will be the size of your store? Why did you choose this area as the location of your business? How much will it take to set up your business in this location and renovate the place to make it presentable to you customers?
 - o If you will rent the space for your enterprise location, how much do you need to pay monthly?
 - o What materials, supplies and inventory do you need for your enterprise? Where will you buy them? Will you be able to secure credit for buying these materials, supplies and inventory or will you have to purchase them through cash buying? If on credit, how long will it take before you need to pay the supplier back?
 - o Will you be employing anyone in the conduct of your business? How much will you pay that person?
 - o What is the business cycle of your enterprise? How long does it take to sell each product and service and when do you get paid?
- After answering these questions, you can then proceed to filling up the following table of financial expenses:

Capital Expenses	Amount / Estimated Cost
1. Cost in Fixing Up Fixing Up Your Enterprise Location	P
2. Equipment and Supplies that You Need	
a.	
b.	
c.	
d.	
e.	
A - TOTAL	
Pre-Operating Expense	Amount / Estimated Cost
1. Advance Payment o Deposit on the location:	P
2. Promotion and Expenses in the Launching:	
3. Payements for Licences and Business Permits	
B - TOTAL	
Working Capital	Amount / Estimated Cost
1. Necessary Inventory (COGS):	
2. One week/month expenses for the enterprise (OPEX	
C - TOTAL	P
TOTAL INVESTMENTS NEEDED (A+B+C):	

INCOME STATEMENT		WEEK	MONTH	YEAR
SALES				
	COST OF GOODS SOLD (CGS):			
	Cost of Raw materials			
	Direct manufacturing cost			
	Direct labor			
SALES - CGS = GROSS PROFIT (GP)				
OPERATING EXPENSE				
	Salaries			

INCOME STATEMENT		WEEK	MONTH	YEAR
	Rent			
	Utilities (Kuryente, Tubig at Telepono)			
	Repair at Maintenance			
	Office Supplies			
	Travel Expenses			
	Delivery Cost			
	Advertisement & Promotion			
	Depreciation			
	Interest Expense (Bayad sa Utang: Loan at Interest)			
TOTAL OPERATING EXPENSES (OP.EXP)				
GP – OP EXP. = OPERATING INCOME				
	Less: Taxes Payable			
= NET INCOME				

3 Presentation of the Business Plan for Approval and for Securing Funding



Why and What:

This is a one-day activity that aims to help the participants in securing the necessary approval and funding for their proposed enterprise or business. Specifically, after this activity, the participants are expected to:

1. Have presented their enterprises to target funders, investors or lenders.
2. Have secured funding and other possible resource and assistance commitments for their specific ventures

Sketch

- o Preparing for the Business Plan Presentation
- o Presentation of the Business Plan to potential Investors

Ready, Get Set. . .

The module is divided into three phases: 1) Pre-Business Plan Presentation; 2) Presentation Activity; and 3) Post Presentation.

The Five (5) Pager Proposal Covers the Following Items:

1. Title of the Enterprise Project
2. Background on the Proponent including Why the Enterprise was chosen and the Passion of the OSY Entrepreneur
3. The Target Market
4. What It will take to Deliver the Promise to the Market
5. Human Resource Requirements
6. The Capital Requirements and the Projected Cash Flow and Profit and Loss Statement

During the first phase the team prepares a concise but comprehensive presentation of the Business Plan as well as a short 3-5 page Proposal Paper. The team likewise prepares the technical and administrative requirements to ensure the success of the one-day activity.

Main Messages For This Session

At the end of the session, the OSYs will be able to realize that:

- A business plan to be presented to potential investors should include the proponent's passion, target market, the marketing and operation plan, the human and financial resources required and the projected return on investment
- A business plan should also take into account what the funder/investor wants to see
- It is important to make sure that the way of presenting the business plan is as important as its content. As such, the youth must prepare herself/himself to communicate their business plans in a concise, clear and passionate manner

Preparation

The facilitator must study and understand each OSY's proposal. This means, he/she must read through and know the basics of and the logic of the business as well as the funds required to implement the project. The facilitator should also ensure that the potential investors and funders are already familiar with the backgrounds of the OSY entrepreneurs and with their proposed businesses and are, in fact, already half-committed to funding the project.

On the actual day itself, be early and prepare the session hall. Arrange the chairs so that the target investors and donors will sit in the front row while the proponent OSYs and their batch mates will sit immediately behind (in front of?) the funders in a classroom style sitting arrangement.

Nuts and Bolts: Presentation to Investors

Session 1: Preparing the Participants for the Presentation

Aims

This session aims to provide the Investors with an overview of the proposed enterprises for discussion.

Activity 1: Setting the tone

- o Introduce yourself as the facilitator and ask each one of the OSY participants to introduce themselves by saying their whole name, their nickname, the proposed enterprise that they will be presenting and their expectations for the one-day session
- o Introduce the guest funders and investors one by one by mentioning their whole names, their nicknames, and their respective background businesses. Ask each one to also share short expectations about the session
- o Summarize all points that came out
- o Review the objectives of the session and discuss the importance of an entrepreneur's responsibility and accountability to build and maintain a good relationship with the proposed donor, investor or funder
- o Seek feedback or questions from the participant OSYs.
- o Move on to the next activity

Activity 2: Presentation by the OSY Participants

This session aims to achieve the following:

1. For the OSYs to Present their proposed projects to the donors, lenders and investors;
2. For the Investors to commit their resources to the proposed enterprises;

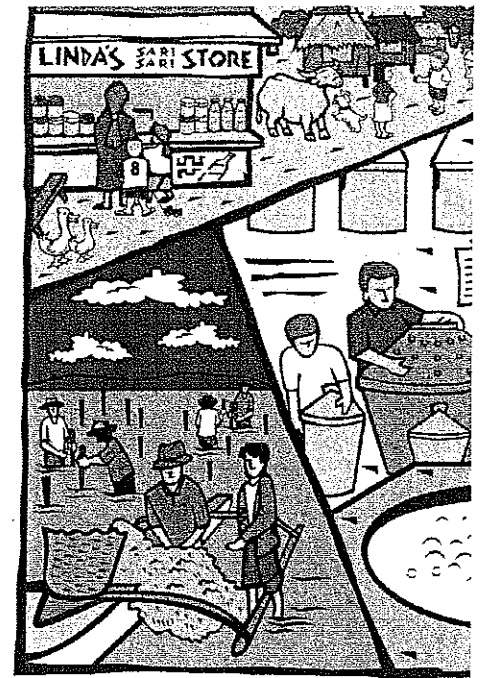
Present the following Process flow for the Presentation

1. A Presenter has 20 minutes allotted to him/her. To guide the presenter, time cards with the words "15 minutes to go," "10 minutes to go," "5 minutes to go," "2 minutes to go," "1 minute to go," and "10 seconds to go" written on them will be flashed.
2. The Panel of Investors and Funders will each take a turn in Commenting on the Presentation and/or providing their commitment to the Presenter and his/her proposed Enterprise
3. Move on to the next presenter
 - Seek feedback or questions from the participant OSYs regarding the presentation
 - Select another presenter and allow them to present for 20 minutes
 - After the next presentation is finished, ask the donor/funders/ investors to comment on that presentation.
 - Summarize all points made
 - Move on to the next presenter and apply the same process as above

Activity 3: Closing the Session

- o After all presentations have been made, ask each donor / investor / funder to make a closing statement
- o Thank all the participants and close the session

4 Incubation of the Proposed Business



Why and What?:

This 3 to 6-month activity has the objective of actually implementing the enterprise “to get the OSY’s feet wet” and work out any kinks in the business. Specifically, the activity aims for the participants to be able to:

- o Implement the enterprise in accordance with the business plan and the suggestions of the mentor monitoring the implementation.
- o Incorporate the recommendations of the mentors by making necessary adjustments in the implementation plan towards enterprise viability.

Sketch

- o Orientation regarding the Business Incubation Phase
- o Actual Incubation
- o Summarizing the results of the Incubation Period

Criteria for Clustering OSYs for Enterprise Monitoring During the Incubation Stage:

- Proximity of Area
- Groups of 5
- Type of Business
- Business Cycle

Ready, Get Set. . .

The module is divided into three phases: 1) Pre-Incubation Period; 2) Business Incubation Period; and 3) Post Incubation Period.

During the first phase, the Facilitator-Mentor orients the OSY and assists him/her in buying the necessary resources in preparation for the first day of operations. During the second phase, actual business

implementation is done and the critical activity during this stage will be the monitoring of the business by the mentor and adjustments made to the business plan towards ensuring its viability. The last phase involves assessing what the enterprise has achieved and working out what the next stage of business implementation would be.

Preparation

The facilitator/mentor must be acquainted with the rudiments of enterprise development, business incubation, enterprise life cycle, the four basic functions of an enterprise (marketing, operations, human resource and finance) and enterprise monitoring. This means, s/he must read through and know the basics such as the logic of the business as well as the amounts needed to implement the project. The OSY on the other hand must be clustered together based on criteria that will ensure up-to-date and on-time monitoring.

Nuts and Bolts: Presentation to Investors

Session 1: Orienting the OSY

Aims

This session aims for the participants to map out the implementation plan with the first day of sales and generation of revenue acting as guidelines

Main Messages for this Session

At the end of the session, the youth will be able to realize that:

- In order to ensure the success of the business plan, an operational plan must be made and followed
- The day-to-day operations must always be monitored not only operationally but also financially

Activity 1: Setting the tone

1. Introduce yourself as the facilitator of the one-day session and ask each one of the OSY-participants to introduce themselves by saying their whole name, their nickname, their approved enterprise and what it intends to accomplish
2. Instruct each OSY to make an implementation plan, from the actual date of selling the product until the date one finally gets paid for it, based on the following format:

Activity	Dy1	Dy2	Dy3	Dy4	Dy5	Dy6	Dy7	Dy8	Remarks
									(Put the date)

3. Instruct each participant to present their matrix and, after, to comment on the presentations of others
4. Instruct the OSY on how to accomplish the simple Cash-In and Cash-Out Daily Cash transaction Report as presented below:

Date	Item / Activity	Cash In	Cash Out	Balance
December 10	Money Loaned	10,000.00		10,000.00
December 11	Transpo Tricycle to Market		30.00	9,970.00
	Supplies (Name of item)		500.00	9,470.00
	Supplies (Name of item)		1000.00	8,470.00
	Supplies (Name of item)		4000.00	4,470.00
	Supplies (Name of item)		2000.00	2,270.00

Date	Item / Activity	Cash In	Cash Out	Balance
	Transpo Tricycle to Market to Home		30.00	2,240.00
December 12	Supplies		1,000.00	1,240.00
	Sales	5000.00		6,240.00
December 13	Transpo Tricycle to Market		30.00	6,210.00
	Supplies (Name of item)		4000.00	2,210.00
	Transpo Tricycle to Market to Home		30.00	2,190.00

5. Summarize all the points that came out and work out the following schedules:

- a. Regular Group Consultations
- b. Weekly/Milestone Monitoring of the Enterprise of each OSY

6. Thank the participants and move on to the next activity

Activity 2: Regular Weekly Group Consultations

1. Instruct each OSYs to report on what has been transpiring in their respective businesses
2. After each report allow for clarifications from the other OSYs and pose some clarificatory questions of your own
3. Provide some business advice for better operations
4. Summarize all the points that came out
5. Thank the OSYs for coming and remind them of the schedule for the next group consultations

Activity 3: Weekly/Milestone Monitoring of the Enterprise of each OSY

1. Visit the OSY in their actual area of operations
2. Inspect their Simple Cash-In and Cash-Out Daily Cash Transaction Report.
3. Ask the OSY the following questions:
 - a. How many buyers have you had so far? How many are new ones and how many are regular customers?
 - b. How much sales have you made so far?
 - c. What problems are you encountering in the running your business?
4. Provide the OSY with some relevant business advice
5. Thank the OSY and remind him/her of your next visit
6. Write down a report of your visit using the following points:
 - a. Name of OSY and Enterprise
 - b. Initial Cash
 - c. Current Cash Available
 - d. Their Answers to the 3 questions above

Activity 4: Final Consultation to Assess the Incubation Period

1. Allow each OSY to answer the following questions:
 - a. What has transpired in your business since the beginning in terms of:
 - o Marketing
 - o Operations
 - o Human resources
 - o Finance
 - b. What positive and negative lessons have you learned in the course of incubating your business?
 - c. What does your enterprise need now in order for it to grow to the next level in terms of:
 - o Marketing
 - o Operations
 - o Human resources
 - o Finance
2. Instruct each OSY to report on the above mentioned points
3. Summarize all points that came out
4. Draft a report that summarizes all the points discussed
5. Move on to the next level of business growth (which will be the subject of the next Manual)

5 Graduation and Setting the Stage for Next Phase



Why and What?

This is a half-day activity that aims to give recognition to those OSY's who have successfully incubated their businesses. Specifically, the objectives of this activity are:

- For the participants to be personally awarded their Certifications of Completion of the Business Incubation Period
- For excellent performers to be recognized with Milestone Awards

Sketch

- o Opening Program and Remarks
- o Key Note Address
- o Response from The OSY
- o Presentation of Awards
- o Presentation of Certificates of Completion

Preparation

In preparing for the graduation day, the following matters should be worked out beforehand:

- o Securing the Venue for the Graduation Day, which must be able to comfortably accommodate all the OSY graduates, two representatives of each OSY, and all target partners and guests. The venue should also have an adequate sound system so that everybody can hear what is being said by all speakers. The official Project Banner should be placed at the back of the stage to serve as a backdrop at when the certificates are being handed out. Finally, a recording of the national anthem must also be on hand.
- o Printing of all Certificates and documents, including the following:
 1. Certificates of Completion for all graduates
 2. Recognition Awards for the OSY who had:
 - The Highest Sales or Revenue
 - Achieved the Highest Return of Investment
 - Generated the highest Income for him/herself his/her Family
 - Employed the Most Number of People
 3. Invitations for target guests as well as for the key note speaker
 4. Invitation for each OSY-graduate and their two personal guests

Ready, Get Set...

The program will have 5 major activities and they will be implemented as follows:

Activity 1: Opening Program, Keynote Address, Awarding Ceremonies and Closing Remarks

1. Before the start of the program ask all the graduating OSYs and guests to take their proper seats
2. To start off the formal ceremonies, ask everybody to stand up for the National Anthem
3. Welcome everyone to the event and explain the context of the event by going through the objectives of the over-all Program, sharing what had transpired during the previous stages of the Program and what will be accomplished during the graduation day
4. Introduce the Keynote Speaker.
5. After his/her talk, thank the speaker and ask the audience for a round of applause
6. Introduce the designated OSY speaker who will provide the OSYs' response. After his/her talk, thank the speaker and ask for a round of applause from the audience.
7. Ask the keynote speaker, together with 2 other special guests to stand in front and help in handing over the special awards and certificates of completion.
8. Formally close the graduation ceremonies.

The Tests

Test for Brain Hemisphere Dominance

Many thanks to Mr. Richard Gerber, author and CEO of Intelegen Inc who personally respond positively to our request to use the test. Mr. Gerber can be reached at Richard@intelegen.com You may also contact info@intelelen.com for details.

Answer the questions below on the space provided. Be as honest and truthful as you can. There are no "right" or "wrong" answers.

1. When you walk into a theater, classroom, or auditorium (and assuming that there are no other influential factors), which side do you prefer?
☐ right
☐ left
2. When taking a test, which style of questions do you prefer?
☐ objective (true/false, multiple choice, matching)
☐ subjective (discussion)
3. Do you often have hunches?
☐ yes
☐ no
4. When you have hunches, do you follow them?
☐ yes
☐ no
5. Do you have a place for everything and keep everything in its place?
☐ no
☐ yes

6. When you are learning a dance step, is it easier for you to:
- ☐ learn by imitating the teacher and getting the feel of the music?
 - ☐ learn the sequence of movements and talk your way through the steps?
7. Do you like to move your furniture several times a year, or do you prefer to keep the same arrangement?
- ☐ keep
 - ☐ move
8. Can you tell approximately how much time passed without a watch?
- ☐ yes
 - ☐ no
9. Speaking in strictly relative terms, is it easier for you to understand
- ☐ algebra?
 - ☐ geometry?
10. Is it easier for you to remember people's names or to remember people's faces?
- ☐ names
 - ☐ faces
11. When given the topic "school", would you prefer to express your feelings through drawings or writing?
- ☐ drawing
 - ☐ writing
12. When someone is talking to you, do you respond to the word meaning, or do you respond to the person's word pitch and feelings?
- ☐ word meaning (what is said)
 - ☐ word pitch and feeling (how it is said)
13. When speaking, do you use few gestures, or do you use many gestures (that is, do you use your hands when you talk)?
- ☐ few gestures (very seldom use hands when you talk)
 - ☐ many gestures (often use hands when you talk)
14. Your desk or where you work is
- ☐ neat and organized.
 - ☐ cluttered with stuff that you might need.
15. Is it easier for you to read for main ideas or to read for specific details?
- ☐ main ideas
 - ☐ specific details

16. Do you do your best thinking sitting erect or lying down?

☐ sitting erect

☐ lying down

17. Do you feel more comfortable saying/doing humorous things or saying/doing well-reasoned things?

☐ humorous things

☐ well-reasoned things

18. In math

☐ you can explain how you got the answer.

☐ you can get the answer but cannot explain how.

Instructions for scoring the Enneagram

The author of Enneagram Tool is Renee Baron based on the books The Enneagram Made Easy Are you My Type, Am I Yours, The Four Temperaments What Type Am I. Her email addresses are reneebaron@hotmail.com, www.reneebaron.com

Be very honest when answering each question.

- o Read each sentence carefully. Check only the sentences that describe your feelings or thoughts most accurately.
- o After accomplishing the personality inventory, count all the checks in each bracket. Write down the score (number of checks) under the Total Number of Checks box.
- o Fill up the slot on the upper right-hand corner of page 1 of the personality inventory with the letter (A-I) of the category with the highest number of checks.
- o Keep in mind the letter of your category with the highest number of checks.

Personality Inventory

Category with highest number of checks

Category A

		1. I like to be organized and orderly.
		2. It is difficult for me to be spontaneous.
		3. I often feel guilty about not getting enough accomplished.
		4. I don't like it when people break rules.

Category A		
		5. Incorrect grammar and spelling bother me a lot.
		6. I am idealistic. I want to make the world a better place.
		7. I am almost always on time.
		8. I hold on to resentment for long time.
		9. I think of myself as being practical, reasonable, and realistic.
		10. When jealous, I become fearful and competitive.
		11. Either I don't have enough time to relax or I think I shouldn't relax.
		12. I tend to see things in terms of right or wrong, good or bad.
		13. I analyze major purchases very thoroughly before I make them.
		14. I dread being criticized or judged by others.
		15. I often compare myself with others.
		16. Truth and justice are very important to me.
		17. I almost feel that time is running out and there is too much left to do.
		18. I almost always do what I say I will do.
		19. I worry almost constantly.
		20. I love making every detail perfect

Total Number of Checks

Category B

		• I want people to feel comfortable coming to me for guidance and advice
		• Relationships are more important to me than almost anything
		• I often feel guilty about not getting enough accomplished.
		• I have trouble asking for what I need
		• I crave, yet sometimes fear, intimacy
		• I am more comfortable giving than receiving.
		• I am very sensitive to criticism.
		• I work hard to overcome all obstacles in a relationship.
		• I try to be sensitive and tactful as possible.
		• When I am alone I know what I want, but when I am with others I am not sure

Category B		
		• It is very important that others feel comfortable and welcome in my home.
		• I don't want my dependence to show.
		• Watching violence on television and seeing people suffer is unbearable
		• Sometimes I feel a deep sense of loneliness
		• If I don't get the closeness I need, I feel sad, hurt and unimportant
		• I get physically ill and emotionally drained from taking care of everyone else.
		• I often figure out what others would like a person to do, then act that way
		• I enjoy giving compliments and telling people that they are special to me
		• I am attracted to being with important or powerful people
		• People have said I exaggerate too much and am overly emotional

Total Number of Checks

Category C		
		• I am almost always busy
		• I like to make to-do lists, progress charts and schedules for myself
		• I don't mind being asked to work overtime
		• I have an optimistic attitude
		• I go full force until I get the job done
		• I believe in doing things as expediently as possible
		• It is important for people to better themselves and live up to their potential
		• I am not interested in talking a lot about my personal life.
		• I try not to let illness stop me from doing anything
		• I hate to see jobs undone
		• I tend to work before other things
		• I can't understand people who are bored. I never run out of things to do
		• It is sometimes difficult for me to get in touch with my feelings.
		• I work very hard to take care of and provide for my family
		• I like identifying with competent groups or important people
		• I try to present myself well and make a good first impression

Category C		
		• Financial security is extremely important to me
		• I generally feel pretty good about myself
		• People often look to me to run the show
		• I like to stand out in some way

Total Number of Checks

Category D		
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		• Being understood is very important to me
		• My friends say they enjoy my warmth and my different way of looking at life
		• I can become nonfunctional for hours, days or weeks when I'm depressed.
		• I am very sensitive to critical remarks and feel hurt at the tiniest slight
		• It really affects me emotionally when I read upsetting stories in the newspaper.
		• My ideals are very important to me.
		• I cry easily. Beauty, love, sorrow and pain really touch me
		• My melancholy moods are real and important. I don't necessarily want to get out of them
		• I often long for what others have
		• I try to support friends especially when they are in crisis.
		• I live in the past and in the future more than in the present-day reality
		• I place great importance on my intuition.
		• I try to control people at times
		• I hate insincerity and lack of integrity in others
		• I have spent time longing for the great love of my life to come along
		• I focus on what is wrong with me rather than what is right
		• I like to be seen as one of a kind.
		• I am always searching for my true self
		• Sometimes I feel uncomfortable and different, like an isolated outsider, even when I'm with friends
		• When people tell me what to do, I often become rebellious and do, or wish I could do the opposite

Total Number of Checks

Category E

	• I learn from observing or reading as opposed to doing
	• It's hard to express my feelings at the moment
	• I get lost in my interests and like to be alone with them for hours
	• I usually experience my feelings more deeply when I'm by myself
	• Sometimes I feel guilty that I am not generous enough
	• I try to conceal my sensitivity to criticism and judgment
	• Brash, loud people often offend me.
	• Conforming is distasteful to me
	• I like to associate with people who have expertise in my field
	• I like having a title (doctor, professor, administrator) to be proud of
	• I have been accused of being negative, cynical and suspicious
	• When I feel socially uncomfortable, I often wish I could disappear.
	• I am often reluctant to be assertive or aggressive
	• I dislike most social events. I'd rather be alone or with a few people I know well
	• I Sometimes feel shy or awkward
	• I get tired when I'm with people too long
	• I feel different from most people
	• I feel invisible. It surprises me when anyone notices anything about me
	• I don't look for material possessions to make me happy
	• Acting calm is a defense. It makes me feel stronger

Total Number of Checks

Category F

	1. I am nervous around certain authority figures
	2. I am often plagued by doubt
	3. I like to have clear-cut guidelines and to know where I stand
	4. I am always on the alert for danger
	5. I take things too seriously
	6. I constantly question myself about what might go wrong

Category F		
		7. I often consider criticism as an attack
		8. I often obsess about what my partner is thinking
		9. I can be a very hard worker
		10. My friends think of me as loyal, supportive, and compassionate
		11. I've been told I have a good sense of humor
		12. I follow rules closely (a phobic trait), or I often break rules (a counter phobic trait)
		13. The more vulnerable I am in my intimate relationship, the more anxious and testy I become
		14. I tend to either procrastinate or plunge headlong, even in dangerous situations
		15. I am very aware of people trying to manipulate me with flattery
		16. I like predictability
		17. I sabotage my own success
		18. I have the support of people through thick and thin
		19. Being neat and orderly helps me feel more in control of my life.
		20. I dislike pretension in people

Total Number of Checks

Category G

		1. I enjoy life. I am generally uninhibited and optimistic
		2. I don't like being made to feel obligated or beholden
		3. I am busy and energetic. I seldom get bored if left to do what I want
		4. I often take verbal abuse or physical risks.
		5. I usually pick upbeat friends who have similar goals.
		6. I'm not an expert in any one thing, but I can do many things well
		7.
		8. I seem to let go of grievances and recover from loss faster than most people know
		9. I like myself and I'm good to myself
		10. I like people and they usually like me
		11. I usually manage to get what I want
		12. I value quick wit

Category G		
		13. I am idealistic. I want to contribute something to the world
		14. I vacillate between feeling committed and wanting my freedom and independence
		15. I am often at ease in groups
		16. When people are unhappy, I usually try to get them to lighten up and see the bright side
		17. I love excitement and travel
		18. Sometimes I feel inferior and sometimes I feel superior to others
		19. I usually say whatever is on my mind. Sometimes it gets me into trouble
		20. I can make great sacrifices to help people

Total Number of Checks

Category H

		1. I can be assertive and aggressive when I need to be
		2. I can't stand being used or manipulated
		3. I value being direct and honest. I put my cards on the table.
		4. I am an individualist and a non-conformist.
		5. I respect people who stand up for themselves
		6. I will go to any lengths to protect people I love
		7. I fight for what is right
		8. I support the underdog
		9. Making decisions is not difficult for me
		10. Self-reliance and independence are important
		11. I have overindulged in food and drugs
		12. Some people take offense at my bluntness
		13. When I enter a new group, I know immediately who the most powerful person is
		14. I work hard and know how to get things done
		15. In a group, I am sometimes an observer rather than a participant
		16. I like excitement and stimulation
		17. Sometimes I like to spar with people, especially when I feel safe

Category H

	18. I am vulnerable and loving when I really trust someone
	19. Overly nice or flattering people bother me
	20. Pretense is particularly distasteful to me

Total Number of Checks

Category I

	• I often feel in union with nature and people
	• Making choices can be very difficult. I can see the advantages and disadvantages of every option
	• It is sometimes hard for me to know what I want when I'm with other people
	• Others see me as peaceful, but inside I often feel anxious.
	• Instead of tackling what I really need to do, I sometimes do little unimportant things
	• When there is unpleasantness going around me, I just try to think about something else for a while
	• I usually prefer walking away from disagreement to confronting someone
	• If I don't have some routine and structure in my day, I get almost nothing done
	• I tend to put things off until the last minute, but I almost always get them done
	• I like to be calm and unhurried, but sometimes I overextend myself
	• When people try to tell me what to do or try to control me, I get stubborn
	• I like to be sure to have time in my day to relax
	• Sometimes I feel shy and unsure of myself
	• I enjoy just hanging out with my partner or friends
	• Supportive and harmonious relationships are very important to me
	• I am very sensitive about being judged and take criticism personally
	• I like to listen and give people support
	• I like to focus more on the positive
	• I have trouble getting rid of things
	• I operate under the principle of inertia. If I'm going, its easy to keep going, but I sometimes have a hard time getting started

Total Number of Checks

The U.S. Agency for International Development (USAID)

is the lead organization within the U.S. government that provides assistance to developing countries to help with their economic and social development. USAID's roots go back to the Marshall Plan and reconstruction efforts after World War II. In 1961, President John F. Kennedy signed into law the Foreign Affairs Assistance Act, which created the United States Agency for International Development.

USAID activities support achievement of the following joint USAID and U.S. State Department goals:

- Peace and Security
- Sustainable Development and Global Interests
- International Understanding

To date, USAID has programs in over 100 countries worldwide – in Sub-Saharan Africa, Asia and the Near East, Latin America and the Caribbean, and Europe and Eurasia. The Agency works closely with recipient country governments, bi-lateral and multilateral donors, other U.S. government agencies, and a host of implementing partners in the public and private sectors, including civil society, business, and academia, to achieve our shared objectives.

For more information, please visit: <http://philippines.usaid.gov/about.php>

E-Net Philippines

The Civil Society Network for Education Reforms (E-Net) Philippines is a citizen's policy advocacy and campaign network that wants to contribute to the attainment of the Education for All goals with affirmative actions for marginalized sectors. As of 2007, it has a membership of more than 150 organizations nationwide and seeks linkages both at the local-national and regional-global levels. It co-chairs the National Education for All Committee (NEC) together with the Department of Education (DepED) as Chair. E-Net Philippines is a member of the Global Campaign for Education and the Asia-South Pacific Bureau of Adult Education.

To realize its core programs, E-Net Philippines has five working groups: Early Child Care and Development (ECCD), formal basic education (basic and higher levels), non-formal/alternative learning systems (ALS), education financing and gender fair education.

E-Net envisions a Philippine society where quality education is a basic human right, and everyone has access to multi-cultural, gender-fair and liberating, lifelong learning. Working towards this vision, E-Net commits itself to the mission of expanding and strengthening civil society participation in reforming the Philippine education system and in developing alternative learning systems with special concern for the indigenous children, child laborers, street children and other marginalized, excluded and vulnerable sectors.

For more information, please visit: www.educ.net.org

The International Youth Foundation (IYF)

is a global non-profit organization that is uniquely dedicated to preparing young people to become healthy, productive, and engaged citizens. Founded in 1990, IYF's worldwide network of partner organizations has grown to 70 countries, all helping young people to shape their futures through proven programs that tie education to work, improve employability, and enable and inspire them to play a positive role in their communities. IYF collaborates with businesses, governments, and civil society organizations to build effective and sustainable programs that positively impact the lives of young people worldwide.

For more information, please visit: www.iyfnet.org.

The Education and Employment Alliance (EEA)

works in six countries with high youth unemployment rates-Egypt, Indonesia, Morocco, Pakistan and the Philippines-to develop and expand quality education, job training and placement programs. The program is funded through a three-year \$10 million grant from the U.S. Agency for International Development and \$8 million to be leveraged from the International Youth Foundation (IYF) and its partners. IYF host the Alliance's Global Secretariat and coordinates all Alliance activities worldwide.

For more information, please visit: www.eeaonline.org.

The Consuelo Foundation

is a private operating foundation with a mission to support and operate programs in Hawaii and the Philippines that improve the quality of life of disadvantaged children, women and families. In line with Consuelo Zobel Alger's wish for her foundation to serve the most needy, it will pursue the following service goals:

- Reduce the incidence of abuse, exploitation and neglect of women and children;
- Promote recovery and reintegration of women and children survivors of abuse, exploitation and neglect;
- Improve the living conditions of abused, exploited, neglected, and differently-abled, high risk women and children;
- Promote reproductive health and family planning.

More information on Consuelo Foundation can be found at www.consuelo.org

About Ploughshares, Inc.

Ploughshares, Inc. is part of growing number of Non Government Development Organizations engaging the "markets" to promote and develop social entrepreneurship area based innovations and enterprise models with the aim of developing the "missing middle" of entrepreneurs of social enterprises" so as to hasten the improvement of the quality of life of our stakeholders while contributing the development of a dynamic and innovative local and national economy. To date, Ploughshares is involved in supply chain development with pioneering the continued growth of the Private sector led National Corn Competitiveness Board. We are also working with two Muslim based organizations in the continued development and improvement of the seaweeds enterprise initiatives in Zamboanga City. We also continue to play a major role in the development of the Klowil Abaca Enterprise work in partnership with the Indigenous People of Ubo and Tboli tribes in South Cotabato. On the competency building side, we are working closely with the Philippine Social Enterprise Network in implementing and developing a National course for social entrepreneurs while contributing to the communities of practice in seaweeds and coco coir sub sectors. We have also recently launched a radio program on entrepreneurship entitled Usapan Business at DWBL 1242 mghtz AM Radio station. Our involvement in this Project for "OSY" seeks to develop working models in contributing the "Education for All" Objectives of the country while providing livelihood opportunities to the Out of School Youth. Working with the team of mentors we been able to put on ground several OSY led and managed enterprises in Davao and Zamboanga City. With projects in Metro Manila, Southern Tagalog, we can be reached through our national office at the 2nd floor NPAL building BPI compound, Visayas Avenue, Quezon City or to our offices in, Zamboanga, Davao and in Lake Sebu

